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ABSTRACT

The present study aims at identifying the nature and extent of private effort in providing formal education in the province of the Punjab, with special reference to financial motivations. The specific objectives of the study were (1) to give a historical description of the emergence of the system of privately managed schools; (2) to describe the role of the private sector in the financing of formal education; (3) to analyze people's motivations for supporting the privately managed schools financially; (4) to identify the various sources of finance for these schools; (5) to assess the future role of the private sector in the Punjab; and (6) to examine the international implications of the system of privately managed institutions, particularly for the developing countries. (Author)

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IIEP research report: (1)

THE FINANCING OF PRIVATELY-MANAGED SCHOOLS IN THE PUNJAB

Zulficar Ahmad
and Munawar Mirza

Financing of educational systems.
specific case studies - 10

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AIMS AND METHODOLOGY OF THE IIEP RESEARCH PROJECT ON FINANCING EDUCATIONAL SYSTEMS

This research project, launched by the International Institute for Educational Planning early in 1970, originated in an enquiry as to the real possibility of the developing countries financing their educational objectives in the course of the United Nations Second Development Decade, bearing in mind the high level of expenditure that has already been reached in most cases, the constant rise in unit costs, and the increasing competition within the state budgets themselves that education will probably encounter in the future from the financing of productive investments, debt servicing, and other predictable expenditures.

Viewed in this light, therefore, the research is not strictly limited to the study of financing techniques, but has wider aims :

(1) To explore the real weight of probable financial constraints on the development of educational systems up to 1980.

(2) To study the various financing methods likely to augment resources, and to define a strategy of educational financing more closely adapted to social and economic realities.

(3) To analyse certain alternative solutions (new structures, new technologies, etc.) capable, by reducing costs or improving the efficiency of the teaching process, of leading to a better balance between educational targets and the resources available for them.

In addition to these extremely concrete objectives, concerned with the real problems facing educational planners in all countries, the collation of the essential data should provide the basis for the answers to more theoretical questions, affecting, for example, the type of correlation between educational expenditure and the level of development, between the level of expenditure and the method of financing, between the level of unit costs and the development of the educational system, etc.

With these aims in mind, two types of study are being undertaken:

1. National case studies for the retrospective (1961-70) and prospective (1980 or beyond) analysis of the expenditure, financing and costs of educational systems in the widest and most representative possible sample of countries - at least fifteen; these studies should, as already stated, reveal both the magnitude and the nature of the financial constraints to be expected in the general framework of the development of the economy and of the finances of the state, and the level and various alternative forms for the possible development of educational systems. These studies will thus cover the whole field of educational financing, costs, and policies in each country concerned.

2. Specific case studies covering, first, the different possible methods of financing (centralised, decentralised, public, private, etc.) and, especially, original ways of raising supplementary resources, and, secondly, the study of new educational solutions calculated to reduce costs.

These studies are being carried out in Member States by the IIEP in close collaboration with national specialists, either from government departments or from universities; in many cases the research is a concerted effort by the IIEP and the country concerned, for the common benefit of both parties and of the international community as a whole.

This project will culminate in a synthesis report summing up the findings relating to all the problems posed. The studies themselves are being published as single monographs in the collection Financing educational systems, comprising two series, one of country case studies and one of specific case studies.

The financial outlay for the implementation of this ambitious project could not be provided from Unesco's basic grant to the Institute. The IIEP is deeply grateful to the Member States and various organizations who, by their voluntary contributions, have enabled it to launch and pursue this research: in particular to SIDA (Swedish International Development

Authority), NORAD (Norwegian Agency for International Development), DANIDA (Danish International Development Agency), CIDA (Canadian International Development Agency), the Republic of Ireland, and the Ford Foundation. The Institute is also deeply indebted to the Member States and national specialists in various parts of the world who have agreed to co-operate with the IIEP in carrying out these studies. The publication by the IIEP of certain studies by outside consultants does not necessarily imply, however, the Institute's agreement with all the opinions expressed in them.

ACKNOWLEDGEMENTS

Many organizations and individuals co-operated with us and rendered valuable assistance in the preparation of this report.

We are grateful to the International Institute for Educational Planning and the Institute of Education and Research, University of the Punjab, for providing us with an opportunity to conduct this study.

The sanction and encouragement given, while undertaking this study, by the Ministry of Education in Pakistan is warmly acknowledged.

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Our thanks are also due to all heads of institutions and their managements who co-operated with us in this difficult task and provided us with the necessary information.

We acknowledge with gratitude the kind guidance provided by Professor A.H. Syed, Director of the Institute of Education and Research. He did everything in his power to facilitate our work.

We appreciate, also, the research assistants and the secretarial staff of the Research Department whose hard work led to the completion of the study.

Zulfigar Ahmed
Munawar Mirza

FOREWARD

Financing education is an important aspect of educational effort anywhere in the world. For developing countries, where systems of education are facing the challenges of modernization and are undergoing a process of change, the problem of securing financial support for schools assumes formidable proportions. In Pakistan the responsibility of providing opportunities for formal education, particularly at the second level, is undertaken largely by the private sector. It was, therefore, a welcome suggestion that a study should be conducted on the financing of privately-managed schools in the Punjab jointly by the International Institute for Educational Planning, Paris and the Institute of Education and Research, University of the Punjab. We are grateful to the former for sponsoring the study.

The following report of this research presents a faithful and intelligent analysis of the historical perspective and the current modes of financing privately managed schools in the Punjab Province. It is hoped that the study, and the conclusions and suggestions contained therein, will provide useful information and guidelines for other developing countries as well as for students of comparative education.

I am happy to record my appreciation of the effort made by the authors and by all those agencies and individuals who co-operated with them in the production of this report.

A. H. SYED
Director, I.E.R.

PREFACE

This study on the financing of private education in the Punjab was undertaken by Zulficar Ahmad and Munawar Mirza. It deals with the most wealthy and most developed province in Pakistan and one which has a particularly dynamic school system : 25,000 first-level schools (five years); 2,000 middle schools (three years); 1,000 high schools (two years), approximately 120 colleges and three universities.

For a variety of reasons, mainly linked to the development of school attendance in the Punjab, the private education system is particularly important, especially at the secondary level: there are denominational schools (Christian, Moslem and Ismaili), non-denominational profit and non-profit making schools and "non-recognised" schools. In 1966, private schools accounted for 8.8% of total enrolment at the primary level, 30.7% at the middle level and 67.7% of the pupils in high schools. The private sector has expanded particularly rapidly over recent years and has mainly affected the school attendance of girls.

After a detailed description of the school system in the five districts of the Punjab showing the comparative evolution of schooling (number of establishments, number of pupils, pupil-teacher ratio, standard of teachers' qualifications, examination results and repetition rates) the authors conclude that:

- there is a positive connection between the extent to which private schools are attended and the level of development of the school district;
- that in first-level schooling, there is a higher teacher/pupil ratio than in the state schools; but that the opposite is true in middle level and high schools;
- that the percentages of qualified teachers are higher in the public sector than in the private sector;
- that, despite its various limitations, the private sector has developed significantly during the sixties.

The authors attempted to investigate the reasons for this active development, by conducting an ad hoc investigation of 112 second-level schools. Their study revealed that there are a certain number of factors determining attendance at private schools - proximity, "quality" of the

education, religion, etc., - but that the basic reason is the lack of places in state schools; this was the case for 47.7% of the boys surveyed (and 50% of the girls).

Another aspect of the investigation deals with the means of establishing and financing private schools. The initiative to establish a school was taken by religious sects (4% of boys' schools), missions (17.6% of boys' schools, 35.3% of girls' schools and 57.1% of co-educational schools), business men (9.8% of boys' schools and 11.8% of girls' schools) and by ordinary citizens (39% of boys' schools, 52.9% of girls' schools and 14.3% of co-educational schools).

Another survey of 67 private first-level schools provided additional information on such factors as school attendance and means of setting up establishments.

The sources of financing have evolved since 1951, with a greater contribution from the State (15.5% in 1951, 19.0 % in 1971) and a stabilisation of the amount of "gifts" in relative value (17.1% in 1951, 17.3% in 1971). There has been a slight drop in school fees (54.4% in 1951 as opposed to 51.0% in 1971) but these remain the basic source of financing for private schools.

Unit costs vary considerably according to the category of establishment (from less than 50 Rs. to more than 200 Rs. in 1971) but on average are lower than costs in the public sector and stand at about 75 Rs. for rural secondary boys' schools, 60 Rs. for girls' schools and 130 Rs. for co-educational schools. The trend in unit costs differed for urban and rural areas in the 1961-1971 decade: there was an increase of unit costs in urban areas and a decrease in rural areas.

The last part of the report contains monographs and data on establishments for which are provided an in-depth analysis of the nature and role of the private sector at the different levels of education.

One of the most interesting aspects of the study deals with the mechanisms of financing the different educational establishments and the way in which these explain the relatively important development of private schools at the second level and the relatively modest growth at the first level, and middle levels. From a purely economic point of view, the private education sector constitutes, as far as the situation prevailing in the Punjab is concerned, a not unconsiderable complement to the public

sector to the extent that it increases the amount of the resources devoted to education by resorting to extra-budgetary means of financing (gifts and school fees in particular).

The IIEP is grateful to the Pakistani authorities and national specialists - in particular to Dr. Zaki - for the extremely active help they were kind enough to extend to the authors in the preparation of this work.

RAYMOND POIGNANT

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INTRODUCTION

The world today is facing a crisis of aspirations. The rich want to become richer and the poor are dissatisfied with their present situation. Poignancy is added to the crisis by our immense technological potential to make the world a better place to live in, and yet billions of human beings are under-nourished, ill-clad, unhealthy and uneducated. Among the many steps being taken around the world to ameliorate the condition of the backward people is the development of education, since it is considered to be an important vehicle of social reform and economic growth.

Every developing nation stands committed to expand its educational system in order (a) to provide universal literacy and first-level education; (b) to accommodate the pressure of pupils for places in second-level schools and colleges; and (c) to develop facilities for the training of skilled and professional manpower to meet the demands of the growing production and service sec service sectors in the economy. The educational requirements of developing countries, both in quantitative and qualitative terms, are so heavy that huge financial outlays are required to meet even the declared bare minimums. But the poor economic conditions of the less advanced nations restrict the capacity of their governments to raise sufficient revenues. In addition, so-called non-productive social sectors such as health and welfare have to be given adequate attention. Furthermore, if these nations want to improve their economic conditions, they have to follow heavy investment programmes in the productive sectors of the economy, such as industry, mining, agriculture, etc. The developed countries, too, are not free from this financial strain. Although very near to the achievement of about ten grades of compulsory education, most developed nations still need expansion at the third level and qualitative improvements at all levels. So wherever one looks, one comes to the immediate conclusion that the world is faced with a financial crisis in education, which is more serious in the developing countries than in the advanced ones, but is, nevertheless, a universal crisis.

The International Institute for Educational Planning has developed a programme of research for formulating strategies which could resolve the present financial crisis in education. As a part of this programme a series of studies has been commissioned to explore the various methods of educational financing used in different countries in the world.

In some countries education is financed through private effort. Since the private sector is very active in financing a large part of education in Pakistan, it was selected as an appropriate country for study and research. It is hoped that this study will be useful to the international community.

1. The scope of the study

The present study aims at identifying the nature and extent of private effort in providing formal education in the province of the Punjab, with special reference to financial motivations. The specific objectives of the study were:

(1) To give an historical description of the emergence of the system of privately-managed schools;

(2) To describe the role of the private sector in the financing of formal education;

(3) To analyse people's motivations for supporting the privately-managed schools financially;

(4) To identify the various sources of finance for these schools;

(5) To assess the future role of the private sector in the Punjab;

(6) To examine the international implications of the system of privately-managed institutions, particularly for the developing countries.

2. Delimitations

The study was limited to privately-managed first- and second-level schools in the Punjab which are officially recognized or registered and which form part of the general stream of formal education. Educational institutions whose curricula are mainly religious and whose premises are usually attached to a mosque have been excluded.

3. Methodology

The history of private education will be traced briefly in order to put the present status of the private sector in its proper perspective. The records of the Central and the Punjab Bureaux of Education were used for statistical data on enrolments, institutions and teachers.

Since financial data on private institutions were not available in published or collected form, these data were collected specifically for this study from the field. Questionnaires were mailed to all 448 private second-level schools in the province (333 for boys and 115 for girls) but only eighty-eight boys' schools (22.4 per cent of the total) and twenty-four

girls' schools (20.9 per cent of the total) responded. Questionnaires were also sent to all 396 first-level schools, out of which only seventy (17.4 per cent) responded. The data from the questionnaires have been used: (a) to identify various sources of income; (b) to determine the proportion of income from different sources; (c) to calculate recurrent expenditure per pupil; and (d) to determine the motivations of the people in supporting privately-managed educational institutions. The returns of the questionnaires were not very encouraging because private educational institutions try to avoid outside investigation into their affairs.(1)

The methodology of treating the data is given at appropriate places in the text.

Case-studies of eleven representative privately-managed schools and institutions have also been included. The cases were prepared by actual field visits, including interviews with their managers and headmasters. First-level schools which are maintained by the same authorities as the selected second-level schools have been studied at the same time. One full case-study of a typical first-level school has also been presented; many schools have a similar story, as was found from visits to other first-level schools.

4. The school system in the Punjab

This section presents a very brief description of Pakistan and the Punjab, followed by an outline of the school system in the province.

Pakistan became independent in 1947 after a long struggle against British colonial rule under the leadership of the Quaid-i-Azam, Mohammad Ali Jinnah. The country is a democratic republic.

The area of Pakistan is about 310,403 square miles and the population, according to the latest estimates, about 60 million. The mainstay of the national economy is agriculture but a strong industrial sector is emerging fast after starting from scratch in 1947. The per capita gross national product of Pakistan was estimated at US$ 90 in 1970. Like other developing nations Pakistan is facing many problems. She is trying hard to overcome them through development planning.

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(1) This leads to a severe limitation of the significance of the statistical analysis, whose results should be interpreted with care.

The Punjab, one of the largest provinces of Pakistan, had a population of 36.29 million according to a 1970 estimate. The area of the Punjab is about 41.8 million acres (17 million hectares) out of which about 61 per cent is land under cultivation. Wheat, cotton, sugar cane and rice are the main agricultural products. The Punjab produces about 80 per cent of the total wheat and 70 per cent of the total cotton grown in Pakistan. It is also developing various types of industries, mainly of consumer goods. Heavy industry has also started emerging recently.

The revenue receipts of the Punjab government amounted to about 1,042.6 million rupees in 1970.(1) The highest individual revenue expenditures (23 per cent of the total) were devoted to education.

The Punjab has a well organized system of education with about 25,000 first-level, about 2,000 middle and more than 1,000 high schools. It has about 120 colleges and three universities. About 45 per cent of all first-level school-age children are at present enrolled in schools.

The present system of education in Pakistan has been inherited from the colonial period. Many committees and commissions constituted from time to time by the government have recommended major changes in the system, some of which were implemented, but the force of tradition has been so strong that in its most essential aspects the system tends to retain the status quo.

Until 1962, the role of the Central Ministry of Education was very limited and could be described as that of advising the provincial governments and also acting as a clearing house for information.

The Constitution of 1962 also left education to the provinces but the central government could enact any legislation necessary for the welfare and integrity of the state. Under the government of that time this constitutional provision became a strong instrument for the central control of education. The formulation of educational policy, for instance, was assumed almost completely by the central government working through the Ministry of Education and the Planning Commission of Pakistan. The administration of education, however, still remained with the province.

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(1) Exchange rate 1970: US$1 = 4.762 rupees

The province of the Punjab is divided into five administrative divisions, each comprising three or four districts. For educational purposes these divisions have been grouped into two Regional Directorates responsible for school and college education. The divisional Inspectorates of Education look after high schools and the District Inspectorates are responsible for first-level and middle schools.

In the Punjab education is organized at all three levels. First-level education has a duration of five years and the age of admission is 5+. A lower-stage second level (middle school) lasts for three years after first-level and is followed by a higher-stage second level (high school) of two years. There is another second-level stage of two years after grade X but in terms of curricula, methods of teaching and administration it forms part of third-level education. Third-level education, therefore, includes these two years of second-level intermediate education and two years of Bachelor's degree stage. An honours course at the Bachelor's degree level is also available after second-level intermediate. Technical, vocational and professional streams are available outside the system of general education after the middle school, the high school, the second-level intermediate and the first degree stage.

Different types of institutions exist to accommodate the various stages of education. More than 80 per cent of all first-level enrolments are in schools which have grades I-V only. Then there are middle schools, the proportion of which has been decreasing during the past decade. These schools cater for pupils from grades I to VIII, mainly in rural areas. The high schools normally have grades VI to X; few of them have grades IX and X only, while some have first-level grades as well.

There is a public examination called the Middle Standard Examination at the end of grade VIII, which is compulsory for all terminating pupils in the middle schools and optional for grade VIII pupils in high schools.

The matriculation examination, officially known as the Secondary School Certificate Examination, is held after grade X by the three Boards of Intermediate and Secondary Education in the Punjab.

Apart from the classification of schools according to the level of education, there are many other categories of schools. For instance: schools can be classified as Vernacular or English depending on the medium of instruction; as general or comprehensive schools depending on the diversity of curricular streams offered. Schools are also classified as

recognized (those which fulfil the specified academic and physical standards laid down by the government) or as registered (those which have standards lower than those of recognized schools).

On the basis of their management, institutions can be classified as public schools (also known as government schools to avoid confusion with those established in Pakistan on the pattern of British public schools) and as privately-managed schools. The public schools may be managed by (a) the central government or (b) the provincial government. In the latter case they are usually managed by the provincial education department through regional administrative units. Some other provincial government units, such as the Railway Board or the Auqaf Department (1) also manage some general education schools. Schools are also administered by local governments; almost all municipal committees and corporations have the responsibility of maintaining first-level schools within their city limits. The district councils, the rural counterparts of municipal governments, now manage only high schools but until 1962 they also managed first-level and middle schools. These schools were taken over by the provincial government under pressure from the strong teachers' union in those schools. Even the district councils' high schools are being provincialized according to a phased programme. There are also a small number of schools managed by cantonment boards under the academic control of the provincial authorities.

A large number of schools, particularly at the second level, are privately managed. Statistics about these schools will be presented in Chapter II. A large proportion of these schools are managed by religious bodies, e.g. foreign Christian missionaries and local Christian churches, and some Muslim religious sects such as Ahmadiyya and Ismaili (Agha Khani).

By far the largest number of private educational institutions are managed by registered bodies and they are commonly known as national schools. Their origins can be traced back to the late-nineteenth century Muslim renaissance movements and the nationalistic movement of the twentieth century up to the time of independence. After the establishment of Pakistan the growth of privately-managed national schools can be ascribed to the initiative of ordinary people.

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(1) Auqaf = legacies. This department manages property which has been left to the government or for which the ownership cannot be established.

Table 1. Changes in teachers' salary scales since 1962 (Rupees)

Category of teachers	Before 1962 (1)	After 1962 revision	After 1970 revision
Trained graduate	120-10-200/10-300 (2)	220-15-310/15-400	300-25-450/30-750
Trained under-graduates (Certificate of teaching)	80-5-120/7-190	125-7-195/8-275	185-8-225/10-375
Special teachers (Oriental languages, senior vernacular, physical education, and drawing)	60-4-100/105-7-140	115-5-180/7-215	171-7-185/8-225/10-275
Technical instructors	-	275-15-300/20-500	300-20-600
Junior vernacular (First-level schools)	50-3-80/4-100	100-4-140/5-175	150-7-185-8-257

(1.) A cost-of-living allowance was added to the substantive pay at the rate of $23\frac{1}{2}$ per cent up to a salary of Rs. 100 and $17\frac{1}{2}$ per cent above that.

(2.) A starting salary of Rs. 120/month rising by increments of Rs. 10/year with an efficiency bar at Rs. 200, and with a higher stage going up Rs. 10/year to Rs. 300/month.

The managements of private schools are responsible for the financial administration. They are also responsible for instituting salary scales comparable with government institutions. The government has revised teachers' salary scales twice since 1960, leading to a substantial rise in teachers' salaries, with the result that private schools are under heavy financial pressure. Table 1 gives the changes effected in the salary scales of teachers since 1962.

I. HISTORICAL BACKGROUND AND THE PRESENT STATUS OF PRIVATE EDUCATION

An attempt has been made in this chapter to present a brief account of the historical development of education in India under British rule and later in Pakistan after independence, including a description of the present system of education in the Punjab. In the second part of the chapter statistical data have been presented regarding the participation of the private sector in formal education.

1. Historical background

India had a long tradition of privately-managed educational institutions. The Hindus usually had schools attached to local temples known as pathshalas. The Brahmans used to be the teachers and the temple would support the school on an annual basis from donations and tribute money received from all classes of people. The rajah and jagirdars would make additional contributions. Most temples also possessed adjacent gardens and large areas of agricultural land which provided further income.

The Muslims brought to India their own system of education. Even though there were large well-known schools throughout India, Muslim communities usually built a mosque and employed an imam to lead the prayers and to educate the children. The mosque schools were financed by the community through a system of voluntary contributions. Many mosques also had real property given to them by the state, the nawabs or the local landlords.

A highly developed system of schools managed by the various religious communities (the Hindus, the Sikhs, the Buddhists and the Muslims) emerged under the Mughals. These schools had curricula based on religious instruction, mathematics and language. At the higher stage, philosophy, logic and higher mathematics were also taught.

Besides these arrangements for general education, there was a separate system of vocational education through apprenticeships. In some parts of India, particularly in Bengal, there used to be guilds of craftsmen, while in other places the individual craftsman, artisan or tradesman would take children on as apprentices. In most cases they attended mosques or pathshalas in the morning and spent the rest of the day with their masters. In the initial stages of training the apprentice would be supported

by his parents but gradually he would be paid a subsistence wage by the master. There were no fees; the training was paid in kind by the pupil when working. In the course of time, the pupil would learn the trade and either join the guild or set up his own business.

The colonization of India by the British brought with it many changes in the social, occupational and educational structure of the country. During the first few decades the East India Company, and later the British government, did not interfere with the indigenous system of education. The Christian missionaries, however, did start their schools on the European pattern of education. To begin with they got many concessions from the government. The main purpose of the missionaries, of course, was the propagation of their religious ideas.

But it did not take the government of India long to see the potential of education in furthering their own colonial interests. Macaulay's words, in his famous minutes, were the basis of the British system of education in India, that would create a class of educated people, Indian in blood and colour but English in taste, in opinions, in morals and in intellect'. These people would then be employed by the government in administrative and clerical positions.

The government, therefore, opened a limited number of schools in various important cities in the sub-continent and came into direct competition with the missionaries. The missionary schools protested against this step vehemently but the government remained adamant.

The Indians very soon began to see the advantages of the British educational system. Ram Mohan Roy started the movement to spread 'modern' education among the Hindus and urged businessmen and other wealthy people to make contributions for this purpose. Many Indian schools were established throughout the country.

The Muslims of India were the rulers of the country for many centuries before the British and their own educational system had also been adopted by the Hindus. Under both their own and the early British rule they had been producing manpower suitable for government employment. They were slow to adapt to the new situation. Later, under the leadership of Sir Syed Ahmad Khan, they also saw the light. Their disadvantageous position in the race for modernization became obvious. Hindus were being educated in very large numbers, not only in the government schools but also in their own national schools. Thus, both Hindus and Muslims became active in education and the private sector started flourishing towards the end of the nineteenth century.

2. The growth of private education in Pakistan

During the early part of the twentieth century the political awakening of the Indians as expressed by their two main political parties, the Indian National Congress and the Muslim League, resulted in the desire for a national educational system. This idea received further impetus from non-co-operation and the Khilafat movements. But in the meantime, the government of India, realizing the political potential of the national schools, increased the number of government institutions. This government interest in education resulted in lowering the actual percentage of private educational institutions although the number of such institutions was constantly on the increase. Just before independence, there were more than 100,000 privately-managed educational institutions in an undivided India, with about 8,000,000 pupils enrolled in them.

The areas which formed the constituent units of Pakistan, however, were educationally very backward. The number of schools in Pakistan was very small at the time of partition, for instance, there were only 38,046 first-level, 4,365 middle and 1,714 high schools in 1947/48. The Hindus and Sikhs in the Punjab ran a larger number of institutions than the Muslims.

So at the time of partition, Pakistan had to develop not only its industry, business, communications and political institutions, but also had to face the challenge of expanding and improving its educational system. The government, as well as the private sector, participated in the efforts for educational development.

The magnitude of the private school effort in Pakistan can be seen in Table 2. In 1966 private schools accounted for 8.8 per cent of first-level, 30.7 per cent of middle and 67.7 per cent of high school enrolments.

In both 1958 and 1966 girls made up a larger proportion of private enrolments at the first-level and middle schools, while at the high schools the participation of girls was lower.

The rate of increase in enrolments over this eight-year period was higher in the private sector at both the middle and high schools, while at the first-level the government sector showed the larger increase.

The following conclusions can be drawn from the above findings with reference to the period 1958 to 1966 :

(a) the private sector is most active at the high school level, where it accounts for about two-thirds of total enrolments;

Table 2. Enrolments in privately-managed schools as percentage of total enrolments, 1958 and 1966 (in thousands)

	1958			1966			% increase 1958-68		
	MF	M	F	MF	M	F	MF	M	F
First-level schools									
Total enrolments (all schools)	4 227	3 835	392	6 809	6 071	738	61.1	58.3	88.2
Private enrolments	371	215	156	596	407	189	60.6	89.3	21.2
Percentage private	8.8	5.6	39.8	8.8	6.7	25.6			
Middle schools									
Total enrolments (all schools)	461	390	71	794	613	181	72.2	57.2	154.9
Private enrolments	129	98	31	244	174	70	89.1	77.5	125.8
Percentage private	27.9	25.1	43.7	30.7	28.4	38.7			
High schools									
Total enrolments (all schools)	867.8	759.9	107.9	1 613.5	1 333.7	279.8	85.9	75.5	159.3
Private enrolments	571.7	510.8	60.9	1 092.3	933.4	158.9	91.1	82.7	160.9
Percentage private	65.9	67.2	56.4	67.7	70.0	56.8			

Source : W.M. Zaki, and M. Sarwar Khan, Pakistan education index, Islamabad, Central Bureau of Education, 1970

(b) the private sector is expanding in Pakistan at a higher rate than the public sector, except at the first-level;

(c) female participation in the private sector was greater than male at the first-level and middle school but lower at the high school level.

3. The status of private education in the Punjab

In this section schools are categorized into two groups, private and public. Comparisons are made between the two categories in terms of the number of schools, enrolments, pupil/teacher ratio, number of untrained teachers, examination results and retention rates.

Data are also presented by divisions to find out the incidence and growth of the private sector in relation to the level of regional development. With the level of economic development and the extent of urbanization in mind, the five divisions can be ranked in descending order as follows : Lahore, Rawalpindi, Sargodha, Multan and Bahawalpur. It must be remembered that these divisions are not homogeneous. For example, the Lyallpur district in Sargodha is second only to the Lahore district in its level of development. Meanwhile, the other districts of the Lahore division are more advanced than the remainder of Sargodha.

(a) The number of schools

The private sector has been putting more effort into high schools than middle and first-level schools, as shown in Table 3

Private high schools were 37.5 per cent of the total in 1965 and 41.1 per cent in 1968. The growth rate of girls' private schools was faster than that for boys' schools. The reason for this may be the increasing realization by the private sector of the importance of education for girls.

Although the percentage of private first-level and middle schools was small, there was a definite increase in the ratio between 1965 and 1968.

The ratio of girls' private schools was higher than that for boys at all levels in both reference years except in the case of girls' high schools in 1965, but even here the difference was not significant.

The number of schools in both the private and public sectors increased from 1965 to 1968, but the rate of increase was much higher in the former case. The percentage change was always higher for girls' schools, except in private middle schools. The number of girls' private first-level and high schools increased at a very much faster rate than that for boys.

Table 3. The number and percentage of private schools in the Punjab, 1965 and 1968

Level	Sex	1965			1968			% increase 1965-68	
		Total	Private		Total	Private			
			No.	%		No.	%	Private	Public
First	M	12694	244	1.9	14543	315	2.1	29	14
	F	5580	128	2.3	6516	227	3.5	77	15
	MF	18274	372	2.0	21059	542	2.6	46	14.6
Middle	M	1380	40	2.9	1502	65	4.3	63	7
	F	412	54	13.1	485	77	15.8	43	14
	MF	1792	94	5.2	1987	142	7.1	51	9
High	M	707	266	37.6	776	308	39.7	16	6
	F	202	75	37.1	266	121	45.5	61	14
	MF	909	341	37.5	1042	429	41.1	25	8

Source : Educational statistics, Lahore, West Pakistan Bureau for Education, relevant years

Table 4. Number and percentage of private schools in the divisions of the Punjab in 1968

Division	Sex	First-level			Middle			High		
			Private			Private			Private	
		Total	No.	%	Total	No.	%	Total	No.	%
Rawalpindi	M	2 348	48	2.1	346	14	4.1	199	77	38.7
	F	1 314	30	2.3	111	9	8.1	62	26	41.9
	MF	3 662	78	2.1	457	23	5.0	261	103	39.5
Sargodha	M	3 331	64	1.9	369	12	3.3	176	60	34.1
	F	1 570	6	0.4	119	19	15.9	38	11	28.9
	MF	4 901	70	1.4	488	31	6.3	214	71	33.1
Lahore	M	2 869	128	4.4	289	23	7.9	216	126	58.3
	F	1 637	187	11.4	147	45	30.6	108	73	67.6
	MF	4 506	315	6.9	436	68	15.6	324	199	61.4
Multan	M	3 882	53	1.4	344	14	4.1	135	38	28.1
	F	548	4	0.7	69	4	5.8	40	29	72.5
	MF	4 430	57	1.3	413	18	4.4	175	67	38.3
Bahawalpur	M	2 113	22	1.0	154	2	1.3	50	7	14.0
	F	447	-	-	39	-	-	12	-	-
		2 560	22	0.8	193	2	1.0	62	7	11.3

Table 5. Enrolments in private schools as a percentage of the total enrolment by level and sex in the Punjab, 1965 and 1968

Level	Sex	Enrolment 1965			Enrolment 1968			% increase 1965 - 1968	
			(Private)			(Private)			
		Total	No.	%	Total	No.	%	Private	Private
First	M	1010884	37176	3.6	1253327	59696	4.8	61	23
	F	360054	28745	8.0	531272	40747	7.7	42	48
	MF	1370938	65921	4.8	1784599	100443	5.6	52	29
Middle	M	342836	15955	4.6	420256	22196	5.3	39	22
	F	109707	28243	25.7	130820	30223	23.1	7	23
	MF	452543	44198	9.8	551076	52419	9.5	19	22
High	M	361532	155679	43.1	449945	185455	41.2	19	28
	F	131708	57661	43.7	160885	75489	46.9	31	15
		493240	213340	43.2	610830	260944	42.7	22	24

A comparison between the various divisions shows that the percentage of private schools was highest in the Lahore Division for both sexes at all levels except for the girls' high schools, where the Multan Division had the highest percentage (Table 4).

Rawalpindi had the second highest percentage of all private schools followed by Multan for high schools. The lowest percentage of private schools was in Bahawalpur Division. This means that the more developed and urbanized areas had higher percentages of private schools.

(b) Enrolments

Enrolments in the private high, middle and first-level schools represented 42.7 per cent, 9.5 per cent and 5.6 per cent, respectively, of the total enrolments in the year 1968, as shown in Table 5.

These data are similar to those in Table 3. The percentage of enrolments in the private sector increased between 1965 and 1968 at the first-level, while there was a slight decline in the middle and high schools.

The number of girls studying in private schools increased at all levels. When compared with the public sector, the private sector had a higher rate of enrolment increase for boys' first-level and middle schools and for girls' high schools.

An inter-level comparison between private schools reveals that the highest growth rate was in first-level enrolment, followed by high and then middle schools.

Enrolments in private schools did not grow at the same pace as the number of schools. On the other hand enrolments in public schools grew faster than the number of schools.

A comparison of all private school enrolments as a percentage of the total shows that the Lahore Division is highest followed by Rawalpindi, Sargodha, Multan and Bahawalpur, respectively (Table 6).

Table 6. Enrolment in private schools as a percentage of total enrolment in the divisions of the Punjab, 1968

Level	Sex	Rawalpindi	Sargodha	Lahore	Multan	Bahawalpur
First	M	5.5	3.3	8.3	2.9	2.5
	F	3.9	2.4	28.2	0.7	-
	MF	4.9	2.8	13.8	2.3	1.7
Middle	M	6.9	3.4	7.2	4.3	1.2
	F	11.2	18.9	38.2	8.6	-
	MF	7.6	7.0	18.1	5.1	0.9
High	M	46.6	33.7	54.6	31.2	13.9
	F	45.1	34.9	62.3	19.7	-
	MF	46.3	34.0	57.5	28.5	11.3

This order corresponds to the degree of development and urbanization of of the divisions. Bahawalpur Division which had the highest growth rate of boys' enrolment had the dubious distinction of having lost all its girl pupils in the private sector.

(c) Pupil/teacher ratio

The pupil/teacher ratio was higher in private middle and high schools in both 1965 and 1968 for both sexes. It was higher in boys' first-level private schools in 1965, but decreased to below that in public schools by 1968, as shown in Table 7.

Table 7. A comparison of the pupil/teacher ratio in private and public schools in the Punjab, 1965 and 1968

Level	Sex	1965		1968	
		Private	Public	Private	Public
First	M	35	32	31	38
	F	26	34	32	41
	MF	29	32	31	38
Middle	M	34	19	34	29
	F	43	29	32	27
	MF	39	20	33	28
High	M	35	29	38	28
	F	42	30	37	28
	MF	37	29	37	28

The pupil/teacher ratio in private schools decreased from 1965 to 1968 in boys' first-level and girls' middle and high schools, but increased in girls' first-level schools and boys' high schools.

The average pupil/teacher ratio in public first-level schools was higher than in private schools in 1965 and it rose still higher in 1968. In boys' high schools the opposite happened, that is, the gap became wider because of an increase in the private schools.

The inter-level comparison of pupil/teacher ratios in private schools shows that in 1968, the highest ratio, both for boys and girls, was in high schools and the lowest in first-level schools.

The pupil/teacher ratio is one of the several crude indicators of educational quality in an institution. It would appear from the data that public middle and high schools had a higher potential for educational quality as they had better staffing ratios than comparable private schools. On the other hand, first-level schools in the private sector had the better staffing ratios.

The pupil/teacher ratio in private schools improved from 1965 to 1968 in boys' first-level schools, and girls' middle and high schools.

The inter-division comparison is given in Table 8.

Table 8. Pupil/teacher ratio in private and public schools in the divisions of the Punjab

Level	Sex	Rawalpindi		Sargodha		Lahore		Multan		Bahawalpur	
		Pri.	Pub.	Pri.	Pub.	Pri.	Pub.	Pri.	Pub.	Pri.	Pub.
First	M	36	41	31	40	44	41	14	34	37	29
	F	42	47	35	45	30	35	44	35	-	52
	MF	37	42	31	41	35	39	15	34	37	36
Middle	M	73	43	23	29	31	30	19	23	20	20
	F	21	24	27	29	37	28	26	25	-	26
	MF	47	38	25	29	36	29	21	23	20	21
High	M	47	29	31	30	35	26	35	29	24	28
	F	30	24	37	28	41	32	30	30	-	29
	MF	42	28	36	29	37	28	34	29	24	28

In general, private schools in the Lahore Division had higher pupil/teacher ratios, except for Rawalpindi. The ratio for private schools in Lahore was also higher than public schools, except in girls' first-level schools.

In the Lahore Division, the private sector was putting in more effort on the whole in terms of the number of schools and enrolment but this type of effort, at the cost of an adequate staffing ratio, may be detrimental to the standard of education.

(d) The ratio of untrained teachers

Table 9 shows that the percentage of untrained teachers was much higher for private schools than public schools for all types of education, except for the girls' middle schools in 1965.

Table 9. Comparison of the percentage of untrained teachers in private and public schools in the Punjab, 1965 and 1968

Level	Sex	1965		1968	
		Private	Public	Private	Public
First	M	23.8	1.2	10.4	2.6
	F	10.8	10.1	30.9	9.2
	MF	17.1	3.6	19.0	4.4
Middle	M	20.0	1.6	15.2	0.9
	F	3.2	6.0	17.0	6.0
	MF	10.2	2.2	16.3	2.1
High	M	23.2	8.7	14.5	2.7
	F	13.4	2.6	13.1	1.4
	MF	20.7	7.2	12.8	2.3

The ratio of untrained teachers in private schools decreased from 1965 to 1968 at all levels in boys' schools and in high schools for girls; while in other girls' schools there was a large increase, i.e. from 10.8 per cent in 1965 to 30.9 per cent in 1968 in first-level schools and from 3.2 per cent to 17 per cent in middle schools.

In public schools the situation improved in 1968 as the percentage of untrained teachers decreased generally, except in the case of first-level boys' schools where the ratio of untrained teachers increased from 1.2 per cent in 1965 to 2.6 per cent in 1968.

An inter-level comparison of untrained teachers in boys' private schools in 1968 shows that the highest percentage (15.2) was in the middle schools, followed by high and first-level schools with percentages of 14.5

and 10.4, respectively. In girls' schools this ratio was highest in first-level schools (30.9 per cent), followed by middle and high schools with 17 and 13.1 per cent respectively.

The percentage of untrained teachers in girls' first-level and middle schools for both sectors was much higher than that in boys' schools. In high schools, however, the situation was the reverse, i.e. a slightly lower percentage of untrained teachers in girls' schools.

It has been stated previously that the pupil/teacher ratio in private schools was generally higher than that in public schools. But the data have also shown that the percentage of untrained teachers was much higher in private schools. So it can be concluded that private school pupils are at a disadvantage not only because of a high pupil/teacher ratio but also in terms of the quality of teachers. This is in spite of the fact that pupils are paying more money in private schools than in government or local authority schools.

A comparison of the various divisions (Table 10) shows, generally, that the percentage of untrained teachers was higher in private than in public schools.

The private girls' first-level and high schools and the boys' middle schools in the Lahore division employed the highest percentages of untrained teachers. For all schools together, the Lahore division had the highest percentage of untrained teachers in the first-level and middle schools. It has already been stated that the Lahore division had the highest teacher/pupil ratio. This confirms the fact that the Lahore division has expanded private schooling at the expense of the 'quality' of education.

The private boys' high schools in Bahawalpur had a very high proportion of untrained teachers, i.e. 47.5 per cent. Bahawalpur is a comparatively backward division which must develop many other sectors at the same time as education, and not many local teachers have been trained. The teachers who do get trained are mostly absorbed by government schools. In fact, even the government schools are not always able to attract the required number of trained teachers.

Table 10. Comparison of the percentage of untrained teachers in private and public schools in the divisions of the Punjab, 1968

Level	Sex	Rawalpindi		Sargodha		Lahore		Multan		Bahawalpur	
		Pri.	Pub.	Pri.	Pub.	Pri.	Pub.	Pri.	Pub.	Pri.	Pub.
First	M	7.0	-	13.5	0.3	12.8	0.1	8.4	0.3	8.7	22.1
	F	10.6	-	1.1	5.6	35.4	0.7	13.3	19.5	-	52.7
	MF	7.8	-	10.8	1.7	23.6	0.2	8.5	4.9	8.7	28.3
Middle	M	5.7	1.1	4.0	-	30.5	-	13.8	2.8	10.5	0.6
	F	23.4	2.0	0.4	1.0	1.5	1.8	24.5	10.6	-	41.4
	MF	14.6	1.3	2.1	0.2	23.9	0.5	16.5	4.1	10.5	7.0
High	M	17.9	1.5	7.0	2.9	12.0	3.2	16.6	2.5	47.5	2.7
	F	13.4	0.4	-	-	14.8	0.5	13.3	2.3	-	7.8
	MF	16.7	1.2	5.8	2.4	13.1	2.4	16.0	2.4	47.5	3.8

(e) Examination results

All students are examined at the end of their schooling, that is, after ten years of education. The examination results should show the comparative efficiency of private and public schools.

The results of examinations in 1969 and 1970 (Table 11) show that the percentage of passes in private schools was lower than that in public schools for both boys and girls.

Table 11. Percentage of passes for private and public candidates in the Punjab, 1969 and 1970 (1)

Year	Sex	Private			Public		
		Candidates	Passed	Pass %	Candidates	Passed	Pass %
1969	M	30 781	21838	70.9	34899	26131	74.9
	F	4 835	3723	77.0	9054	7611	84.1
	MF	35 616	25561	71.7	43953	33742	76.8
1970	M	31 917	20633	64.6	36095	26020	72.1
	F	5 051	3815	75.5	9362	8132	86.8
	MF	36 968	24448	66.1	45457	34152	75.1

(1) Based on data supplied especially for this paper by the three Boards of Intermediate and Secondary Education in the Punjab.

The percentage of passes for private school candidates was lower by 4 per cent for boys and 7.1 per cent for girls in 1969. This gap became wider in 1970 as the percentage of passes in private schools was lower by 7.5 per cent for boys and 11.3 per cent for girls. The gap was wider for girls than for boys.

It is difficult to evaluate the comparative efficiency of private and public schools. On the one hand it appears, on the basis of passes, that the former are less efficient than the latter, while on the other hand it can be noted that the quality of pupil inputs into the private schools is generally lower, as the government schools are usually the pupils' first choice. (1)

(1) These comments are based on the observations, made by the heads of private schools during interviews, that the better pupils usually prefer to go to government schools rather than ordinary private schools.

The lower percentage of passes for private school candidates could also be due to higher pupil/teacher ratios and to a larger proportion of untrained teachers.

(f) Retention rates (1)

The national cohort retention rates in first-level schools (grades I-V) were 51.5 per cent for private, 49.1 per cent for government and 44.4 per cent for local authority schools. The higher cohort retention rate in private first-level schools could be the result of the better pupil/teacher ratio at this level, or might simply be due to a higher repetition rate.

In private high schools the cohort retention rate was lower than in government schools, but slightly better than in local authority schools. The retention rate for the cohort starting in 1966 was 86.7 per cent for government, 80.5 per cent for private and 79 per cent for local authority schools, while in 1967 these same rates were 83.8, 76.6 and 73.6 per cent, respectively.

Important conclusions from this section can be summarized as follows:

(a) The private sector was most active at the high school level, accounting for more than two-fifths of the total schools and enrolments;

(b) The participation of the private sector at the middle and level stages was rather small;

(c) First-level education in the private sector was growing at a much faster rate than the middle and high schools, but they too recorded substantial growth rates;

(d) The number of schools and enrolments for girls were generally growing faster than those for boys in both the private and public sectors;

(e) There was a positive relationship between the participation rate of the private sector in education and the level of development of the particular divisions;

(f) At the first level, private schools had the better pupil/teacher ratio, while in middle and high schools the public sector had the best ratio;

(g) The ratio of untrained teachers in all types of private schools was higher than that in public schools;

(h) The percentage of examination passes for private school candidates was slightly lower than that for public schools;

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(1) Data taken from Zulfiqar Ahmad and Munawar Mirza, 'A study of student retention rates, drop-outs, and failures in schools' in Supply system of educated manpower in West Pakistan, Lahore, Institute of Education and Research, University of the Punjab, 1970.

(i) The retention rates of pupils in private first-level schools were better than in public schools.

To conclude, in spite of several shortcomings, the private sector has shown appreciable participation in education and has grown substantially.

II. ORIGINS AND MOTIVATIONS

In this chapter data are presented on the distribution of existing private schools in terms of the year in which they were opened and on their growth. For the sake of convenience, the years have been grouped into ten-year intervals, except during the 1940s which have been divided at independence year.

The motives for the establishment of private schools have also been examined. The data in this chapter were collected through the survey specifically conducted for this study.

1. High schools

The data in this section are based on responses from eighty-eight boys' and twenty-four girls' high schools in the Punjab. Seven of the schools which had been officially listed as boys' schools gave information as co-educational schools and hence data for them have been presented separately in this section. On the whole, 22.4 per cent of boys' second-level schools and 20.9 per cent of girls' second-level schools responded to our questionnaires. As the 'non-respondent' schools might, on average, have had different characteristics from the 'respondents', it is appropriate to consider the findings as legitimately valid only for the schools surveyed.

(a) Date of establishment

The data show that only a small number of the respondent private schools in the Punjab were in existence before 1947; most of them were opened after independence, as Table 12 shows.

The highest percentages of each type of school were opened during the years 1951-60 (more than one third of the schools in each category). For instance, 38.5 per cent of boys' rural and 35.2 per cent of boys' urban schools were started then, while the previous decade (1941-50) had contributed 22.5 per cent of the total. The 1940s saw the second biggest increase in urban schools, while for rural schools this increase did not take place until the 1960s.

When looking into the distribution of girls' schools, it is evident that the highest proportion (33.3 per cent) were opened during 1951-60 followed by 29.1 per cent during 1961-70. Urban girls' schools reflected this pattern of distribution with 36.8 per cent in 1951-60 and 31.6 per cent in 1961-70.

Table 12. Percentage of private high schools opened in various periods

	Location	Before 1920	1921-30	1931-40	1941-47	1948-50	1951-60	1961-70	Total Percentage	Number
M	Rural	8.8	2.9	-	5.9	17.6	38.5	26.5	100	34
	Urban	20.4	1.9	7.4	9.2	13.0	35.2	13.0	100	54
	Total	15.9	2.3	4.5	8.0	14.5	36.4	18.2	100	88
F	Rural	-	20.0	20.0	20.0	-	20.0	20.0	100	5
	Urban	5.3	-	5.3	21.1	-	36.8	31.6	100	19
	Total	4.2	4.2	8.4	20.8	-	33.3	29.1	100	24
Co-ed.	Rural	100.0	-	-	-	-	-	-	100	2
	Urban	-	-	-	-	-	80.0	20.0	100	5
	Total	28.5	-	-	-	-	57.1	1.4	100	7

The majority of co-education schools (57.1 per cent) were also opened during 1951-60.

Most of the oldest schools in the province were opened by Christian missionaries. The oldest missionary school in the sample was opened in 1862, while the oldest Muslim school was started in 1886.

(b) Motives

The total number of respondents for this question was 108 including seventy-nine boys', twenty-two girls' and seven co-educational schools. The following choices were given in the questionnaire:

(a) There was no high school in or near the community and the school was started to fulfil the educational needs of the children;

(b) It was felt that the other local schools were not giving the desirable type of education, particularly with regard to religion or sect;

(c) It was felt that the quality of education provided by other available schools was not good enough;

(d) It was felt that the existing schools in the community did not satisfy the number of candidates and hence this school was opened to accommodate the extra pupils.

(e) Sponsors considered contributions to education as the best use of their charitable funds;

(f) Opening the school was considered to be a way of earning a worthwhile and legitimate income for the proprietor/manager/headmaster/teachers, at the same time fulfilling the educational demands of the community;

(g) Trained teachers, who found it difficult to practise their ideas and techniques in other schools, opened a school of their own;

(h) The school was established as a memorial to a famous person/teacher;

(i) The community opened the school privately when a request for a government school was turned down;

(j) Any other reasons (please specify).

Out of 108 respondents, eighty-eight gave a single motive for the establishment of their school. Relevant data are given in Table 13.

Table 13. Distribution of schools in the Punjab according to the motives for their establishment

	Location	a	b	c	d	e	f	g,h,i	j	Total schools
Boys	Urban	28.5	26.2	9.5	19.0	7.3	-	-	9.5	42
	Rural	80.0	4.0	4.0	12.0	-	-	-	-	25
	Total	47.7	17.9	7.4	16.4	4.4	-	-	6.2	67
Girls	Urban	46.1	30.8	-	-	15.4	7.7	-	-	13
	Rural	66.7	-	33.3	-	-	-	-	-	3
	Total	50.0	25.0	6.3	-	12.5	6.3	-	-	16
Co-ed.	Urban	75.0	25.0	-	-	-	-	-	-	4
	Rural	100.0	-	-	-	-	-	-	-	1
	Total	80.0	20.0	-	-	-	-	-	-	5

The majority of the respondents said that there had been no high school in their community, and their private school was started to fulfil the educational needs of their children. This was the basis for the establishment of 47.7 per cent of the boys' schools accounting for 80 per cent of the rural and 28.5 per cent of the urban schools. The same motive was cited for the opening of half of the girls' schools. The pattern of distribution, with 66.7 per cent rural and 46.1 per cent urban, was similar to that for boys' schools. Eighty per cent of the co-educational schools were also started to fulfil the educational needs of the community.

The second most prevalent motive for starting private schools was that other schools were not providing an education in accordance with the religion of a particular community. This was the basic motive for the establishment of 26.2 per cent of the urban boys' schools; 17.9 per cent of the total boys' schools; 30.8 per cent of the urban girls' schools; and 25 per cent of the urban co-educational schools. This motive, however, was cited in only 4 per cent of the rural boys' schools.

Very few schools were opened because of a lack of confidence in the quality of education provided by the other schools. This accounted for only 9.5 per cent of urban boys' schools, and 4 per cent of rural boys'

schools. This reason was given,however, for 33.3 per cent of rural girls' schools, but this was only 6.3 per cent of the total number of schools.

The fourth important impetus behind the establishment of private schools was to fulfil the needs of children who were not being admitted to other schools in the community. This was the basic motive for starting 16.4 per cent of the boys' schools (19 per cent urban and 12 per cent rural).

Another reason given was that sponsors considered contributions to education as the best use of their charitable funds. A small percentage of urban schools, i.e. 7.3 per cent of boys' and 15.4 per cent of girls' schools were started in this way. The proportion of these schools in the total of private schools was 4.4 per cent and 12.5 per cent,respectively.

Earning a worthwhile and legitimate income, while fulfilling the educational demands of the community, was given as the reason for starting 7.7 per cent of the urban girls' schools.

Space was provided in the questionnaire for any other reasons. These following responses were received:

(i) The school was started with a view to establishing an educational institution of a modern and progressive type, fit to pioneer, in its own humble and modest way, the colossal task of the Islamization and Pakistanization of the educational system.

(ii) The school was started to give education through the medium of English because of the great demand for such a school from the members of staff of the Foreign Affairs Ministry, other civil servants, and officers of the foreign diplomatic missions. They felt it was necessary for their children to be taught in English because of their frequent postings abroad;;

(iii) The founder of the school established an orphanage and, in order to give a proper education to the orphans, went on to establish a high school.

Twenty respondents gave several motives for the establishment of the schools. Some of the more interesting ones are given below :

(i) One urban boys' school was started because Muslim candidates were refused admission to two other schools run by Hindus. There were no other high schools in the community. Requests were made to the government to open another school but, upon refusal, the school was started under the sponsorship of charitable funds.

(ii) One urban boys' school was started because the other schools in the community were not accepting all the candidates. A new school was sponsored by charitable funds.

(iii) One rural boys' school was opened in an evacuated building after the partition of India. The purpose was to bring that property into profitable use.

(iv) One rural boys' school was started with the motive of fulfilling the educational needs of the children of the community, combined with the desire of the teachers to practise their ideas and techniques which they had found difficult in other schools.

(v) One rural boys' school and one girls' urban school were opened because there were no high schools in the area and the government did not open one at the request of the community.

(vi) One school was opened because of dissatisfaction with the quality of education provided by the existing schools. The Divisional Inspector also recommended that the community open a new school to remove congestion.

(vii) One urban girls' school was started because there was no high school in the community and the government turned down a request for one. A private school was established and named after a famous person.

(viii) Two urban girls' schools were started because it was felt that the quality of education provided by other schools was not good enough and charitable funds were available for educational purposes.

(ix) One urban girls' school was established because the other schools in the community were very expensive and the poor and middle class people could not afford them. Another objective was to produce good Muslim citizens who had respect for their elders and their homeland and who would become good wives and mothers.

(x) One rural girls' school was started with the motive of producing people with love, appreciation and desire for the uplift of their community and homeland, and besides there was no other high school in the community.

(xi) One motive for starting an urban co-educational school was that there was no high school in the community, and a second motive was to give the children a national and moral education.

(c) Initiative and financing

The questions about leadership and financing of the schools were asked separately but in most cases, i.e. seventy-five out of ninety respondents to the question, the finances were provided by the same person or group of people who provided the initiative for establishing the school. Table 14 presents the distribution of these seventy-five schools.

In 39 per cent of the boys' schools, leadership and finances both came from the ordinary people. But the actual distribution was higher for rural schools (43.5 per cent) than urban schools (35.6 per cent).

Religious missions opened 17.6 per cent of the boys' schools, while businessmen and public-spirited people accounted for 9.8 per cent each. Some schools' leadership and finances were provided by religious sects and others by retired teachers (4 per cent in each category). Educational innovators, private enterprise and politically influential people also established some schools (2 per cent of the total for each category). In urban areas, religious missions and businessmen came second and third in order of importance while, in rural areas, these same positions were occupied by public-spirited people and religious missions.

More than half of the girls' schools were started by ordinary people (52.9 per cent); religious missions started 35.3 per cent; businessmen were active only in urban areas with 15.4 per cent of urban girls' schools.

Leadership and finances for the start of co-educational schools were provided by religious missions in more than half of the cases (57.1 per cent). Ordinary people, educational innovators and others also opened co-educational schools.

In some private schools, i.e. fifteen out of ninety schools replying to this question, initiative and finances came from two different parties. Some interesting cases are presented below:

(i) The leadership for one urban boys' school came from a retired teacher while the finances were provided by the community.

(ii) For one urban boys' school, the leadership came from the community, but the finances were provided by a group of businessmen.

(iii) In the case of another urban boys' school the initiative was taken by the people and the finances came from a religious mission.

(iv) One rural school was started under the leadership of a public-spirited person (a policeman) and was financed through the collection

of funds from the rural community by this same man, aided by his personal popularity.

(v) Another rural school was started on the initiative of a religious sect and finances were provided by the sectarian community. Foreign aid was also received.

In the opening of some schools various people worked together to provide the leadership and finances. Some of the cases are given below :

(i) In the case of one urban boys' school, a religious sect, a religious mission and the community all came together to provide the initiative and finances. (ii) In one urban school, the initiative and finances came from the ordinary people working with educational innovators. (iii) There was one girls' urban school which was started under the joint leadership of a businessman and a religious sect, but the finances were only provided by the latter.

2. First-level schools

Private efforts to promote education at the first level are not great. In the whole province there were only 396 private first-level schools. There were no private first-level schools in five of the nineteen districts of the province. The questionnaires were mailed to all of the schools, but only seventy (17.4 per cent) were returned. Some schools did not answer all the questions.

From the returns it emerged that almost all of the schools officially named as girls' schools were not catering exclusively for girls. Only two schools turned out to be exclusively girls' schools; they have not been included in the statistical analysis.

The data show that, as in the case of high schools, most of the schools were opened during the nineteen-fifties and sixties (Table 15)

Table 15. Percentage of private first-level schools established in various periods

	Age							
	Up to 1920	1921-30	1931-40	1941-47	1948-50	1951-60	1961-70	Total schools
Boys	14.3	8.6	-	11.4	8.6	34.3	22.8	35
Co-ed.	25.0	6.3	3.1	3.1	3.1	34.3	25.0	32

About one-third of the boys' schools and co-educational schools were established during the decade 1951-60 and about one quarter during 1961-70.

(d) Motives

Out of the total respondents, only fifty-two schools gave just one motive for their establishment. The most common reason was the need for a school because there were no others in the community to fulfil the educational needs of the children (Table 16). The ratio of boys' and co-educational schools started for this reason was 36 per cent and 48.2 per cent respectively.

The second highest percentage was for schools which were established to provide the correct religious education. This accounted for 28 per cent of the boys' and 18.5 per cent of the co-educational schools.

Table 16. Motives for starting private first-level schools

	Motives							
	a	b	c	d	e	f,g,h,i	j	Total schools
Boys	36.0	28.0	8.0	20.0	8.0	-	-	25
Co-ed.	48.2	18.5	18.5	11.1	-	-	3.7	27

1. See page 39 for an explanation of the motives.

The third most important reason was that the quality of education in the other schools was not good enough, which accounted for 8 per cent of the boys' and 18.5 per cent of co-educational schools. One-fifth of the boys' schools and about one-tenth of the co-educational schools was started because the other schools in the community were not admitting all the candidates. Only 8 per cent of the boys' schools were opened by charitable sponsors.

Of the two girls' schools, one was established by APWA (All Pakistan Women's Association, a social welfare agency) in an area where there had been no first-level school before. The community was poor and

could not start a school of its own nor could the children be sent to private schools because they generally charged higher fees than government schools. So the APWA scheme provided free educattion to the children of that community.

There were some schools which were established with more than one objective. A few cases are presented below:

(i) Two boys' schools were started because the other schools were not providing the desirable type of religious education, and the school came to be sponsored by charitable funds.

(ii) Two co-educational schools were established by people responsible for charitable funds, but these people were also aware that there were no other first-level schools in that neighbourhood.

(iii) In one community the existing first-level schools were not admitting all the candidates. The school was eventually opened by a person who considered it a way of earning a worthwhile and legitimate income, at the same time fulfilling the educational needs of the community.

(iv) One co-educational school came into existence because the other schools in the community could not accept all the children. A reques for opening another school was placed before the government, but this was refused. A new school was eventually sponsored by charitable funds.

(v) Two co-educational schools were established because the other schools in the community could not accept all the children. It was also felt that the standard of education was not good enough and that they were also unsuitable from a religious point of view.

(e) Initiative and financing

Communities were responsible for opening the largest proportion of first-level schools - about one-third of the total - with their largest effort going into boys' schools. Religious sects and missions comprised the second most active category. Public-spirited people and retired teachers also provided money and guidance for the establishment of first-level schools. Other groups included businessmen, politically influential people, educational innovators and private enterprise.

Table 17. Initiative for the establishment of first-level private schools

	Types of school		
	Boys (%)	Co-educational (%)	Total
Religious sects and missions	22.2	25.0	23.6
Ordinary people	37.1	29.2	33.4
Political influence	-	8.4	3.8
Businessmen	11.1	-	5.9
Retired teachers	14.8	4.2	9.9
Educational innovators	-	4.2	1.9
Private enterprise	-	4.2	1.9
Public-spirited people	7.4	16.6	11.8
Others	7.4	8.3	7.9
Total number of schools	27	24	51

III. SOURCES OF INCOME AND COSTS PER PUPIL

The findings presented in this chapter are also based on the survey specially conducted for the present study.

1. High schools

(a) Fees

The data show that, in boys' and co-educational schools, fees were the major source of income (see Table 18).

Since they are so important, it will be useful to describe briefly the fee regulations. According to Article 118 of the Punjab Education Code, 'no private-aided school shall levy higher or lower rates of fee than those levied in the corresponding classes of government schools, except with the special sanction of the Department.'

The monthly rates of fee in government schools, given in Articles 113 and 114 of the Code, are as follows: first-level grades I-V, free; grade VI, boys Rs.2.00, girls Rs.1.00; grades VII-VIII, boys Rs.3.00, girls Rs.1.50; grades IX-X, boys Rs.4.00, girls Rs.2.00.

The fee rates for girls are half of the rates for boys. This provides an incentive for the education of girls. In addition to the tuition fees mentioned above, the schools are also authorized to charge a one rupee admission fee from each pupil when he is first admitted to a middle-level or high-level class.

There is a set of rules governing exemptions. On average, a school may exempt 15 per cent of its pupils from the payment of tuition fees.

The proportion of income from fees was very high in 1921 (70.6 per cent); this ratio increased further in 1931 to 72.8 per cent; since 1931 there has been a gradual decrease in the percentage of income from fees but, even in 1971, it still accounted for more than half of the total (Table 18).

(b) Other income

In boys' schools, the second largest source of income has been government grants. This source has varied slightly, but never by very much. The highest proportion of government grants in the total income was 19.5 per cent in 1931. It decreased to 14.2 per cent in 1951 but has increased since and in 1971 it became 19.1 per cent of the total.

Income through donations increased constantly. In 1931 only 1.5 per cent of the total income was through donations, but in 1941 the percentage had increased eightfold and in 1971 it became 18.2 per cent of the total.

Table 18. Percentage of income from various sources in officially recognized private high schools in the Punjab

Year	Type	Govt. Grant	Trust property	Fees	Donations	Miscellaneous	Total
1971	Boys	19.1	0.8	53.6	18.2	8.4	100.0
	Girls	22.5	3.8	32.5	12.8	28.4	100.0
	Co-ed.	5.3	-	76.2	13.3	5.1	100.0
	Total	19.0	1.3	51.0	17.3	11.5	100.0
1961	Boys	14.5	0.2	59.6	16.1	9.6	100.0
	Girls	20.7	-	30.8	11.0	37.5	100.0
	Co-ed.	14.0	-	53.3	17.4	15.4	100.0
	Total	15.2	0.2	54.9	15.7	14.0	100.0
1951	Boys	14.2	0.1	60.1	15.0	10.6	100.0
	Girls	24.3	-	21.4	26.1	28.2	100.0
	Total	15.5	0.1	54.4	17.1	12.9	100.0
1941	Boys	15.5	0.4	63.2	11.5	9.4	100.0
	Girls	-	-	44.2	20.6	35.2	100.0
	Total	14.2	0.4	61.7	12.0	11.7	100.0
1931	Boys	19.5	0.7	72.8	1.5	5.5	100.0
1921	Boys	17.4	0.9	70.6	-	11.1	100.0

Income from trust property had a very low percentage, always lower than 1 per cent in each reference year.

The case of donations has to be considered very carefully. The first paragraph under fee rules of Article 118 in the Education Code contains a provision enabling a private school to change the rate of fee with the special sanction of the government. Since private schools had been in difficult financial circumstances for several years, they applied for a change in the tuition fee rate. The government is not usually sympathetic to such applications and as a general policy has not allowed more than 25 per cent above the approved rate as an additional fee. The schools found that this allowance did not meet their needs. A method was discovered known as the 'subscription', i.e. a rate charged on a regular basis in addition to the monthly tuition fee. The rates of subscription differ from school to school and the subscription is sometimes entered on the accounts as a donation.

In short, 'subscription' is the technique employed by the private school managements to supplement tuition fee charges. One of the conditions for a school to become eligible for a government grant-in-aid, according to Article 62 of the Code, is 'that the income from subscriptions, endowments and other sources (excluding fees) suffices to ensure that the management can contribute at least 10 per cent of the net expenditure from their own funds after the school is aided'. Donations from the public at large have been decreasing during recent years. The schools, therefore, in the absence of philanthropic and charitable contributions, fulfil the above-mentioned requirement partially or fully by levying 'subscription' rates on pupils.

In girls' schools, as in boys' schools, fees were generally the largest source of income. The income from fees had the highest percentage in 1941 (44.2 per cent). It decreased to 21.4 per cent in 1951 but started increasing again and in 1971 made up 32.5 per cent of the total. Income from miscellaneous sources accounted for quite a large proportion in all of the reference years. In 1941 it was 35.2 per cent of the total and increased to 37.5 per cent in 1961 but decreased again to 28.4 per cent in 1971. The percentage of the government grant in the total income of girls' schools was higher than for boys' schools. No government grant for girls' schools was reported in 1941, but in later years it was almost one-quarter of the total. The ratio of the income through donations in girls' schools was lower on average than that in boys' schools.

The statistics about co-educational schools were available only for 1961 and 1971. In these schools fees were the major source of income, i.e., 53.2 per cent in 1961 and 76.2 per cent in 1971. The percentage of income through government grants was the lowest out of the three types of schools. The percentage of donations decreased in 1971 (13.3 per cent), compared with 1961 (17.4 per cent).

(c) Government grants-in-aid

It has been seen that government grants form a significant part of the income of privately-managed schools. Since grants-in-aid are provided by the government as an incentive, a brief description of the system is in order.

The grant-in-aid rules have been laid down in the Punjab Education Code: a basic law covering education in the Province enacted in the 1920s and still valid today with only minor changes. Grants are given for maintenance and equipment.

Maintenance grants are given to private schools which are officially recognized. Recognition is given: to high schools by a Board of Intermediate and Secondary Education; to middle schools by a Regional Directorate; and to first-level schools by a Divisional Inspectorate of Education. The bases of recognition are stipulated criteria regarding the standards of physical and academic facilities and the observance of related rules.

All recognized schools are eligible for maintenance grants but the amount of grant, all other things being equal, will depend upon the rating given to the school by the Inspector on a three-point scale (excellent, satisfactory, or fairly satisfactory) with the full grant going only to the first category.

The following kinds of maintenance grants exist, any or all of which may be earned in the same school:

(a) Block grant: based on the average enrolment in the last three years, at the rate of (i) Rs.3.00 per pupil in grades I and II; (ii) Rs.5.00 in other first-level grades; (iii) Rs.16.00 in middle schools; and (iv) Rs.24.00 in high schools.

(b) Staff grant: usually at the rate of one-third of the actual salary of each qualified teacher.

(c) Other staff and contingency grant: for such items as rent, minor repairs and replacement of equipment, etc.

(d) Provident fund grant: to be matched by the managing body at the rate of 3 per cent of staff salaries.

(e) Special purpose grant: such as cost-of-living allowance or occasional pay revision relief.

Maintenance grants earned by permanently recognized schools have no upper ceiling according to the set formula but fluctuate within the limits of funds available from the provincial revenues. Grants from the provincial government are, however, distributed among the various districts according to their financial ability.

Registered schools are also eligible for grants-in-aid but only where funds are available after fulfilling the requirements of the recognized schools, and even then the maximum is only Rs.6,000.

Grants are also available to privately-managed schools on the basis of matching funds for the construction and expansion of buildings, purchase of new equipment and library books, furniture, etc. Preference is again given to recognized schools, subject to the availability of funds from the provincial development budget.

Besides these grants from the provincial government, recognized first-level schools are also eligible for maintenance grants from local governments. It may be noted that recognized first-level schools are not allowed to charge fees. Local governments also give special grants to high schools from time to time.

Grants to many schools have been reduced during 1970-71 on account of the scarcity of government funds.

(d) Sources of donations

It is evident from the data that donations have generally formed a considerable source of income. The distribution of donors among various occupations and the proportion of the total income contributed by each category is given in Table 19.

Among the occupational categories, landlords formed the largest group (37.6 per cent) followed closely by businessmen (35.3 per cent), while industrialists (11.9 per cent) were the third larges group. Although industrialists formed a relatively small proportion of the donors, they were responsible for the largest amount of donations, 36.9 per cent of any single category. This clearly implies that industrialists were donating bigger amounts than the others. Landlords, the largest group, were the third highest contributors with 20.7 per cent of the total amount.

Table 19. Distribution of donors according to their occupation and contribution

Occupation	Boys		Girls		Co-education		Total	
	% of donors	% of donation	% of donors	% of donation	% of donors	% of donation	% of donors	% of donation
Industrialists	9.3	37.0	55.5	72.1	-	-	11.9	36.9
Businessmen	36.1	8.6	33.3	21.8	-	-	35.3	8.9
Landlords	40.4	18.5	5.6	2.0	-	-	37.6	20.7
Bankers	1.1	0.3	-	-	-	-	1.0	0.3
Retired educators	0.7	0.1	-	-	-	-	0.7	0.1
Civil servants	4.6	12.0	-	-	-	-	4.3	10.6
Retired civil servants	2.5	0.3	5.6	4.1	-	-	2.6	0.5
Miscellaneous	4.6	23.2	-	-	100.0	100.0	5.9	22.0
Military	0.7	-	-	-	-	-	0.7	-
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

While landlords made substantial donations to the boys' schools, their contributions to the girls' schools were very small, i.e., only about 2 per cent of the total. On the other hand, industrialists made substantial contributions to both boys' and girls' schools, with the largest proportion going to girls' schools.

(e) Recurrent costs per pupil

Recurrent costs per pupil were calculated for the years 1961, 1966 and 1971. Only those schools which were established before 1961 and were able to provide complete information about their expenditure and enrolments were tabulated.

Table 20 shows that cost per pupil in private high schools has been increasing. It was Rs.58.9 in 1961 and Rs.65.9 in 1966, while in 1971 it had increased to Rs.87.4.

Table 20. Costs per pupil in private high schools

	1971			1966			1961		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Boys	101.5	75.7	93.9	66.5	76.9	68.8	59.0	74.1	62.4
Girls	53.6	61.9	55.3	47.0	61.9	49.8	39.3	49.8	41.2
Co-ed.	202.2	88.6	128.9	174.5	73.1	94.3	147.3	54.2	73.3
Total	92.2	74.4	87.4	63.5	74.4	65.9	56.1	67.1	58.9

In boys' schools cost per pupil increased from Rs.62.4 in 1961 to Rs.68.8 in 1966 and Rs.93.9 in 1971. In boys' urban schools the cost was lower than in rural schools in 1961 and 1966, but in 1971 the situation was the reverse. The reason is that, in urban schools, cost per pupil rose much higher in 1971 (Rs.101.5) as compared with 1961 (Rs.59.0). In rural schools, per pupil cost was Rs.74.1 in 1961, increased to Rs.76.9 in 1966 and then decreased slightly to Rs.75.7 in 1971.

The cost per pupil in girls' schools increased from Rs.41.2 in 1961

to Rs.49.8 in 1966 and to Rs.55.3 in 1971. Costs increased in both rural and urban private girls' schools. In urban schools it was Rs.39.3 and Rs.53.6 in 1961 and 1971, respectively. In rural schools the cost increased from Rs.49.8 in 1061 to Rs.61.9 in 1971. Rural girls' schools' costs were higher than urban schools in all the reference years but girls' schools, generally,were lower than boys' schools.

The cost per pupil in co-educational schools was the highest of all, being Rs.73.3 in 1961, Rs.94.3 in 1966 and Rs.128.9 in 1971. Urban schools had higher costs than rural schools.

The reason for the increase in costs per pupil in urban boys' schools and the slight decrease in rural schools between 1966 and 1971 could be that the urban schools reached their cruising speed first and their enrolment growth rate slowed down while their maintenance costs continued to grow. In rural boys' schools generally there is an under-utilization of their capacity and facilities, so their enrolment can continue to grow within the same capacity and with the same number of teachers. Therefore the cost per pupil declines in rural schools.

The cost per pupil in rural girls' schools was higher because rural parents do not look upon the education of their daughters as favourably as urban parents do, and their financial condition is more difficult. So the facilities in rural girls' schools remain under-utilized and the cost per pupil is higher.

It will be interesting to note the range of these costs. According to 1971 data, the lowest unit cost was Rs.26.4 and the highest Rs.334.1 per annum. The distribution was as follows :

Range	Percentage of schools
Below Rs.50	20.3
Rs.50 to 99	54.7
Rs.100 to 149	15.5
Rs.150 to 199	4.7
Rs.200 and above	4.7

The modal range of costs per pupil was Rs.50 - 99, but about one-fifth of the schools spent less than Rs.50 per pupil while 15.5 per cent spent between Rs.100 - 149. A little less than five per cent of the schools spent more than Rs.200 per annum. This wide divergence is indicative of the range of quality in private school facilities.

2. First-level schools

There are two types of first-level schools, i.e. recognized and registered. The recognized schools are not allowed to charge any fees but are given maintenance grants by the local and provincial governments. The balance of the budget is made up by subscriptions from the parents and charitable donations. The number of recognized schools is very small and they are usually operated by religious groups.

The second category of private first-level schools are not recognized as common schools but areusually registered as European-type schools, which entitles them to charge fees by offering English as one of the subjects of study. Registration also entitles them to hire untrained teachers (at low salaries). Their only source of income is fees.

(f) Cost per pupil

Cost per pupil was calculated for three years, i.e. 1961, 1966 and 1971. There was a continuous increase over the period as shown in Table 21.

Table 21. Cost per pupil in private first-level schools of the Punjab (rupees)

Type of school	Cost per pupil		
	1971	1966	1961
Boys	32.2	27.3	24.3
Co-education	40.6	34.7	26.5
Total	35.9	30.3	25.1

The increase was from Rs.25.1 in 1961 to Rs.30.3 in 1966 and to Rs.35.9 in 1971, so the total increase over the ten-year period was Rs.10.8

The increase in co-educational schools was more rapid when compared with boys' schools.

(g) Costs per pupil in the public sector

Disaggregated data for the individual provinces were not available, but the following national data can be taken as fairly representative of the situation in the Punjab:(1)

(1) Data taken from Charles S. Benson, Finance of education: training and related service in the public sector, Karachi, Planning Commission,

Cost per pupil in public schools (rupees)

	1962	1967	1969
First-level	46.2	62.7	52.9
Second-level	107.9	135.2	136.3

These data show that the cost per pupil in public first and second-level schools was much higher than in the private sector.

IV. CASE STUDIES

In this chapter and in the appendix, eleven cases are presented of different educational establishments in the private sector, in order to gain some insights into their working and financing. An attempt was made to select institutions representative of distinct types. Anjuman-i-Himayat-i-Islam, Lahore and Anjuman-i-Islamia, Multan, are two organizations which started their educational activities in the wake of the famous Aligarh movement.(1) In the former case,more attention has been given to the overall educational efforts of the organization, while,in the latter, school 'F' was selected for detailed study. Both of these organizations are dealt with in this chapter together with the school 'P', which is the story of a single individual's enterprise in the field of education. The eight other case studies are given in the appendix.

1. Anjuman-i-Himayat-i-Islam, Lahore

The Anjuman-i-Himayat-i-Islam, Lahore, a multipurpose organization, is registered as a social service agency and is one of the oldest of its type in the Punjab. It was founded in 1884 by some Muslim leaders in Lahore, the capital of the Punjab, in the wake of and only seven years after the start of the Aligarh Movement founded by Sir Syed Ahmad Khan.

Although the Muslims formed a majority in the Punjab, they were economically backward. This applied to education as well. The founders of the Anjuman were disturbed at the inroads being made on the Muslim culture and religion by the Christian Missionaries and by the Arya Samaj who had become very active in the late nineteenth century. The Muslim leaders thought that the only way to defend their culture was to organize self-help within the Muslim community.

The provision of educational facilities has been the most important activity of the Anjuman. It operates orphanages and has also been publishing religious and instructional material for almost a century.

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(1) The word 'Anjuman' will be used quite frequently in the case studies. 'Anjuman' stands for a voluntary association registered with the government for the purposes of social work of any type. Many Anjumans are multipurpose, while a large number have confined their work to education.

The Anjuman started its educational activities in 1884, the year of its formal foundation, by opening two first-level schools for girls. The number of these schools rose to five in the following year and to fifteen by 1900 but, by law, free first-level education became the responsibility of the Lahore Municipal Committee and, consequently, the Anjuman's first-level schools were gradually handed over.

The Anjuman's venture into second-level and college education is one of the most remarkable in the sub-continent. Its first high school was opened in 1889. This was certainly a humble start, but the Anjuman today is operating a large number of educational institutions: eight high schools, including two for girls;; two colleges for men with a total enrolment of about 5,000 in 1970; one women's college with an enrolment of about 3,200; a law college with an enrolment of about 1,400; a medical college (of the indigenous system of medicine) with an enrolment of about 140; and a commercial college opened in 1970).

The total enrolment in boys' schools was 7,356. The two girls' high schools enrolled 616 and 1,146 students respectively in 1971.

In addition to the high schools, the Anjuman is also operating two junior model schools in the city with a total enrolment of 1,963.

(a) The Management of the Anjuman

The Anjuman is a big organization with several levels of authority and control but the supreme body is the General Council. The specialized functions of the Anjuman are, however, controlled by several standing committees. The affairs of the mens' and womens' colleges are managed by two separate committees. Similarly, there is a Schools' Committee which manages the affairs of the boys' schools and a Female Education Committee for the girls' schools. These committees, although responsible to the General Council, are in fact autonomous in all administrative and financial matters. Each committee proposes its own budget which is checked by the Anjuman's Finance Committee and approved by the General Council. The committee responsible for the management of the schools has delegated some of its powers to the headmasters/headmistresses of high schools, as specified in the Education Code.

(b) Finance

Like the many social services it performs, the Anjuman has various sources of income. Apart from its property and assets, which are currently valued at more than thirty million rupees, it has sizeable amounts of reserve funds in the form of bank deposits and securities.

The revenues of the Anjuman include income from its business enterprises, from general purpose grants and donations, from educational institutions and other miscellaneous sources, such as rent from properties, private philanthropy, etc. Table 22 gives a breakdown of the Anjuman's income.

Table 22. Income of the Anjuman from various sources for selected years (thousands of rupees)

Source of Income	1961		1966		1971	
	Amount	%	Amount	%	Amount	%
Business enterprises	227.2	12.56	634.7	20.36	879.2	18.71
General purpose grant and donations	254.7	14.08	479.3	15.37	554.6	11.81
Educational institutions	1 200.9	66.40	1 831.3	58.73	2 987.2	63.59
Miscellaneous	125.8	6.96	172.7	5.54	276.9	5.89
Total	1 808.6	100.00	3 118.0	100.00	4 697.9	100.00

It can be seen from the table that the income from educational institutions accounted for more than half of the total. There have been variations in the proportion of income derived from various sources over the years. Income from all sources has been increasing with the passage of time.

Table 23 gives data on the share of education in the Anjuman's expenditure.

Table 23. The share of education in the total expenditure of the Anjuman for selected years (thousands of rupees)

	1961		1966		1971	
	Amount	%	Amount	%	Amount	%
Education	1 666.67	84.5	2 790.33	82.2	3 805.41	78.2
Others	305.94	15.5	603.01	17.8	1 061.29	21.8
Total	1 972.61	100.00	3 393.34	100.00	4 866.70	100.00

Although education accounted for less than two-thirds of the Anjuman's income, it was responsible for more than three-quarters of the total expenditure.

In 1971, Rs.672.810 was spent on high school education for boys and Rs.176,710 for girls, amounting to a total of Rs.849,520. Expenditure per pupil was Rs.92.85.

The statement of income and expenditure on boys' schools is presented in Table 24.

Table 24. Income and expenditure of the Anjuman's boys' high schools for selected years (thousands of rupees)

		1961	1966	1971
A.	Total income	211.9	250.8	357.2
	Percentage increase in income from base year	-	18.4	68.6
B.	Total expenditure	418.0	546.3	672.8
	Percentage increase in expenditure from base year	-	30.7	61.0
C.	Total deficit	206.1	295.5	315.6
	Percentage increase in deficit from base year	-	43.4	53.1

The data show that both income and expenditure on schools were growing. Expenditure was about twice the income from the schools. The deficit began to decrease to some extent in 1971 as income had increased by 68.6 per cent over 1961, while expenditure had increased by only 61.0 per cent. The Anjuman was thus trying to increase its income and reduce its expenditure to overcome the near-crisis situation which had developed in the middle of the sixties.

The huge deficit in the educational budget is balanced by contributions from members and donations by philanthropists.

The income from the Anjuman's boys' high schools from various sources is given in Table 25 for the selected years.

Table 25. Sources of income for the Anjuman's boys' high schools (thousands of rupees)

	Fees		Govt. Grant		Anjuman		Total	
	Amount	%	Amount	%	Amount	%	Amount	%
1961	171.5	41.0	40.4	9.7	206.1	49.3	418.0	100.00
1966	210.5(1)	38.5	40.3	7.4	295.5	54.1	546.3	100.00
1971	271.1(2)	40.3	86.1	12.8	315.6	46.9	672.8	100.00

(1) Includes Rs.500 as income from miscellaneous sources.
(2) Includes Rs.550 as income from miscellaneous sources.

According to these data about two-fifths of the schools' income for their recurrent expenditure was met from fees; about one-tenth from government grants; and about half from the Anjuman's own resources (such as donations from philanthropists and profit from its business enterprises).

It may be mentioned here that the Anjuman does charge some pupils a subscription in addition to their fees, but the rate is much lower (less than one rupee) than in most other private schools.

(c) Problems

The Anjuman is at present facing a serious problem in financing its educational programmes. The cost of education has gone up while income has not risen accordingly. A government revision of teachers' salaries may put further strain on the existing resources. The salaries have not been revised

as yet but a strong demand is in the offing. According to the president of the Anjuman, private philanthropic contributions are also decreasing.

The Anjuman can meet the crisis only by putting up fees, but it is reluctant to go against almost a century of tradition and commitment to provide the poor with less expensive education.

In spite of the financial crisis, the Anjuman is not planning to close down any of its schools.

(d) The quality of education

The results of the Anjuman's schools in the matriculation examination have generally been 70-80 per cent passes, which is above the average.

The schools are modestly furnished and rather crowded. The pupil/teacher ratio was about 47:1 in 1970, while in 1965 the ratio had been only 41:1. Almost all the teachers have professional training.

This general description of the Anjuman's educational activities is now followed by a case-study of one of its high schools.

2. An Anjuman girls' high school

As mentioned earlier, the Anjuman started its educational activities in the 1880s by opening a number of first-level schools for girls which were later handed over to the Lahore Municipal Committee. The Anjuman, however, opened another girls' first-level school which was upgraded to a middle school in 1925 and to a high school in 1935. This was the only Anjuman girls' high school for a long time until another school was established in 1960 in one of its institutions for destitute females.

In 1951 the enrolment in the first school was 654, which gradually increased to 1,146 by 1971. The pressure on admissions is high in the sixth grade. The reason for pressure is not so much the quality of the educational facilities, but more the location of the school in a densely-populated area. The maximum has been fixed at sixty-five pupils per class but in grade VI the number sometimes exceeds this limit. For instance, in 1971 each class of grade VI had about seventy pupils. In grades VII and VIII the average size of a class was about fifty-five and in grade X it was just above forty. This means that the school could take in more pupils in each class above grade VI.

The quality of education in the school is generally good; the matriculation examination results are usually around 80 per cent, well above the average. Occasional scholarships are also won by the pupils. The average pupil/teacher ratio in the school was around 40:1 and all teachers are qualified.

(a) Finance

The school is financed by the Anjuman. The direct sources of income for the school include fees and government grants and deficits are met by the Anjuman. The breakdown of the school's income from various sources for the selected years is given in Table 26.

Table 26. Breakdown of income for the Anjuman girls' high school, selected years (rupees)

	Fees		Govt. Grant		Anjuman		Total	
	Amount	%	Amount	%	Amount	%	Amount	%
1961	15 650	16.8	13 650	14.6	63 980	68.6	93 280	100.0
1966	17 000	15.1	20 000	17.8	75 440	67.1	112 440	100.0
1971	20 000	14.4	38 400	27.6	80 900	58.0	139 300	100.0

A special feature of this girls' school is that it is aided regularly not only by the provincial government but also by the Lahore Municipal Corporation. As is clear from Table 26, fees in this school were a lesser source of income than the government grant in both 1966 and 1971, while in all cases of boys' schools dealt with in this chapter the government grant-in-aid was less than the fees. It should be pointed out again that the government-approved fee rates for girls are about half those for boys.

In addition to the regular tuition fee, the school charges a small subscription from the pupils. The rate is Rs.0.20 for grade VI and Rs.0.38 for grades VII-X.

The Anjuman incurs its heaviest deficit in this school.

3. Anjuman-i-Islamia, Multan, school 'F'

The high school 'F' is one of the oldest privately-managed high schools in Multan and certainly the first ever established by the local Muslim community in the early days of the Muslim renaissance.

School 'F' was opened in a small building in 1884 on the initiative of a Muslim social worker who was largely instrumental in constituting the

Anjuman-i-Islamia. Two other men, a Muslim official in the British government and a nawab of Multan, both gave active support to the school. Many other wealthy and influential local families made contributions for the initial establishment of the school. Like other national schools started during the British colonial period, this school was no exception in experiencing early financial difficulties. In fact the school was in such financial straits at one time before independence that the Anjuman-i-Islamia decided to downgrade it to a middle school by discontinuing grades IX and X. But then a young man, a member of an important local family, assumed the initiative and by paying meticulous attention to all aspects of the school brought stability to the finances.

The school's performance was so good at the time of independence that the government transferred the evacuated buildings of both a middle and a high school to the Anjuman on the recommendation of the Inspector of Schools in the Multan division. Two more high schools were opened in these premises. The Anjuman is, at present, running three colleges, three high schools for boys, one high school for girls, one ordinary first-level school for boys and one pre-first-level school. No fees are charged in the first-level school which means that all the finances are met from the Anjuman's own resources, except for a grant-in-aid from the Municipal Committee.

The enrolment in the first-level school is 552. The combined enrolment in the three boys' high schools at the beginning of the school year 1971/72 was about 4,000.

The enrolment of high school 'F' from 1921 (the year from which regular data are available) has steadily grown as shown in Table 27.

Table 27. Growth of enrolment in high school 'F'

	1921	1931	1941	1951	1961	1971
Enrolment	269	412	515	593	753	988
Percentage increase from base year	-	53.2	91.4	120.4	179.9	267.3

The enrolment in grade VI is much larger than that of any other level while the number in grade X is the lowest. The average size of a class in all grades is above fifty pupils, except grade X where it is only thirty-six. The highest average enrolment, seventy-three in one class, was in grade VIII.

(b) Management

This is one of the schools managed by a body called the Anjuman-i-Islamia, Multan, duly registered as a social welfare agency with the government. The Anjuman has an Executive Committee of fourteen members which exercises all administrative and financial powers on education. The Executive Committee has a manager who has been delegated all the necessary powers. The Committee is responsible for the appointment of headmasters and teachers but the manager's recommendations usually carry the heaviest weight.

The budget of every school is prepared separately but has to be approved by the Executive Committee.

The headmasters of the schools have been delegated administrative and financial powers in accordance with the Education Code.

The Executive Committee's members belong to the most socially influential and politically powerful families in the Multan district. This gives the Anjuman special privileges to collect donations and special contributions for its educational institutions. In fact, the Anjuman has been engaged in big expansion programmes in recent years.

(c) Facilities

The school has the usual building facilities which, as in most private schools, are inadequate. The majority of classes are held in part of some old boarding-school dormitories which were converted into classrooms after the original buildings were given to the Anjuman in 1952. Another part of the buildings is used by the pre-first-level school. However, the school has outgrown the dormitory buildings and several new rooms have been added. The building expansion has been financed by equal contributions from the government and the Anjuman. The classrooms are very crowded, especially those for grades VI, VII and IX

(d) Socio-economic status of the pupils

The pupils studying at this school come from the poor families of the inner city. A considerable number also come from the surrounding rural areas, particularly those trying to avoid the compulsory middle-school public

examination. The Muslims, although a majority in the district, are generally poorer than the other communities. The Islamia school was meant particularly for the children of poor Muslims, so that whereas many private establishments charge fees higher than those approved by the government, this school has the rare distinction of charging pupils at half the approved rate.

(e) Admission policies

Admission is given to almost every child who applies for it in all classes except grade X. The declared policy of the school is not to refuse education to anyone, but this also serves to enhance the income of the school by admitting more and more pupils without increasing the facilities. Although the school is facing keen competition from other schools in the vicinity its enrolment is still increasing as it is considered to be one of the better schools.

(f) Public examination results

The results of the school in public examinations are usually very good. For instance, for the last few years, about 90 per cent of all candidates taking the matriculation examination passed, many of them at the top standard. In 1970 three of the school's pupils won merit scholarship.

(g) Finance

Although the Anjuman runs several educational institutions, separate budgets are maintained. Each institution is expected to realize sufficient income for its recurrent expenditure. Therefore, the main sources of income for operating expenditures are fees, government grants-in-aid and subscriptions from the pupils. The proportions of these sources in the school's income are presented in Table 28.

The figures show that more than half of the income came from fees and about a quarter from government sources in the form of grants-in-aid. Pupils' subscriptions also accounted for about a quarter. The exact proportions, however, varied from year to year. In particular, the share of the government grant and the pupils' subscription (at the rate of a half-rupee per child) has been steadily increasing since 1961. This is due to the fact that the school's expenditures have increased as a result of a teachers' pay revision in the early 'sixties but the fees have not been revised accordingly. Recurrent expenditure in 1970 was about Rs.59 per capita.

Table 28. Sources of income in high school 'F' (rupees)

Year	Fees		Subscriptions		Govt. Grant		Total	
	Amount	%	Amount	%	Amount	%	Amount	%
1931	7 602	52	3 622	25	3 286	23	14 510	100.0
1941	8 571	50	4 105	24	4 554	26	17 230	100.0
1951	10 804	49	5 316	24	6 000	27	22 120	100.0
1956	26 776	73	2 889	8	7 200	19	36 865	100.0
1961	29 050	70	6 148	14	7 200	16	42 398	100.0
1966	29 824	63	7 021	15	10 750	22	47 595	100.0
1971	29 887	51	12 831	22	15 650	27	58 368	100.0

(h) Development expenditures

From 1961 to 1970 the school spent Rs.174,000 on the expansion of buildings and library facilities, with government grants amounting to 50 per cent of the total. The rest was contributed through various collections, particularly from the members of the Anjuman and local philanthropists.

(i) Other sources of finance

The Anjuman-i-Islamia does not have any permanent source of income. Donations are usually used for special educational development projects. Sometimes the school's recurrent budget deficits are met from the Anjuman's reserve fund, which otherwise yields substantial interest.

(j) Grant for the first-level school

The provision of first-level education within the municipal area is the responsibility of the City Corporation, but since the Anjuman is running a first-level school without charging fees, the City Corporation has recently been giving a maintenance grant of Rs.7,000 annually, and Rs.5,000 annually before that.

(k) Donors' motivation

According to the headmaster, people who had charitable funds available made contributions to the school. But private financial support for the school was no longer increasing because both the provincial and local governments were opening rival schools in the vicinity.

4. School 'P'

School 'P' in Multan is one of the many schools that were established after independence and have prospered exceptionally well. The founder of the school, Mr. X, is an enterprising man with immense drive and initiative. Before 1947 he operated a successful coaching centre in a town in East Punjab.(1) After the partition of India, Mr. X set up his own business but also continued coaching students privately on a limited basis. During these early years of Pakistan, he also became an active worker in a progressive religious political party.

Independence, refugees, government policies and the new era of prosperity ushered in by industry and improved agriculture brought greater awareness among the people of the need for more and better quality education. Enrolments began to exhaust the existing school facilities. Economic development after independence also brought with it increased employment opportunities for educated people and the possession of a matriculation diploma was a guarantee for a job. Parents became anxious to get their children through public examinations and they were willing to pay extra money for private coaching.

Mr. X. started a private day coaching centre in 1954 for grades VI - X. The pupils were charged much higher fees than those in government or other recognized private schools in the city. He hired able teachers, paid them higher salaries than they would get in other schools, and required them to teach longer hours than usual.

It must be mentioned here that Mr. X combined his entrepreneurship with a keen understanding of the trend of public opinion. There was considerable feeling in those years that the ordinary schools provided a colonial type of secular education while religious education was grossly neglected. Mr. X's school provided religious education in addition to the so-called general curricula. This was an additional attraction for parents. Moreover, Mr. X was an innovator and he 'wanted to experiment with different curricula based on the ideology of Pakistan'.

The school was started in a rented building which had just been completed as an annexe to a hotel. Grade VI started with an enrolment of thirty students. The school became a fully-fledged high school in 1959.

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(1) A coaching centre is an evening school where the pupils from a regular school/college, or candidates preparing privately for a public examination, go for instruction specifically geared to the passing of that examination. These centres usually charge substantial fees and may be run in a single room for two or three hours per day. Some of them guarantee success in the examination, or half of the toal fee is returned to the candidate.

It is still operating in the same building which has now been acquired by the school on a long lease. In spite of the comparatively heavy charges for education in this school, enrolments grew from 407 in 1956 to 676 in 1970.

(a) Efficiency and quality

If the school charged higher fees, it also showed better results. It provided quality education with the emphasis on character building. Results in the matriculation examination have been excellent; between 97 and 100 per cent of candidates pass, with more than 60 per cent obtaining the highest standard and from 20 to 40 per cent of pupils winning scholarships. In recent years, there have always been some pupils from the school who have obtained distinctions for getting the very highest marks, either among the local schools or in the whole examination, and they have also won National Talent Scholarships.

(b) Facilities

The school is housed, as mentioned before, in a rented building with all the limitations of rooms built for a different purpose. But the management has effected the necessary modifications. The laboratories of the school are well-equipped.

The school offers general education curricula recognized by the Board of Intermediate and Secondary Education. Unlike some other quality private high schools, this school does not offer any vocational subjects.

It must be mentioned that the classrooms can accommodate only about fifty pupils comfortably, although the principal thought that sixty was a realistic number. Nevertheless, the classes, especially in the lower grades, were crowded even by the principal's standards (see Table 29)

Table 29. Number of pupils per class in high school 'P'

Year	VIA	VIB	VIC	VIIA	VIIB	VIIC	VIIIA	VIIIB	IXA	IXB	XA	XB
1970	66	64	63	73	74	-	50	65	66	54	56	45
1971	79	73	85	66	58	57	67	78	54	69	64	44

(c) Management

High school 'P', another new high school and a pre-first-level school are all managed by the Association for National Education at Multan. According to its constitution, there is a Central Committee and an Executive Council. The former has fifteen members including the founder. The powers and responsibilities of the Central Committee include general supervision of the

of the educational institutions, legislation and electing members to the Executive Council. The Executive Council is responsible for the over-all administration of the school. In actual practice, however, all administrative and financial powers have been delegated to Mr. X who is the educational principal/manager of the association.

(d) Finance

The school has been operating on income derived from three major sources, namely, fees, pupils' subscriptions and government grants. The rate of subscription is very high in this school, ranging from Rs.8 to Rs.17 per month for the various grades, which is well above the ceiling allowed by the government. Some pupils, however, are charged subscriptions at reduced rates. Subscriptions were the largest source of income as shown in Table 30.

Table 30. Sources of income in high school 'P' (rupees)

	Govt. Grant		Tuition fee		Subscriptions		Total	
Year	Amount	%	Amount	%	Amount	%	Amount	%
1956	-	-	13 937	22	48 595	78	62 532	100.0
1961	6 000	14	13 301	30	24 874	56	44 175	100.0
1966	7 620	15	12 669	24	31 838	61	52 127	100.0
1971	13 450	17	22 342	28	43 982	55	79 774	100.0

The table shows that the total school income varied over the selected years. Variation is also noticed in the income from the various sources. The proportion of government grants shows a steady increase. It may be noted that (a) the proportion of the government grant was always less than one-fifth; (b) the proportion of income from fees was about one-quarter; and (c) the income from subscriptions accounted for about three-fifths of the total. Thus, private effort accounted for more than 80 per cent of the income of the school for non-developmental expenditure.

The school has no permanent source of income such as endowments, trusts or real estate, etc. The expenditure every year is equal to income.

A minor source of income to the school may also be mentioned. Some philanthropists give donations specifically as stipends to the needy students in the school. The principal said that donations were not encouraged from the general public for fear of interference in the management of the school, but a few hundred rupees were donated as stipends to able and needy students, and there were also special donations for buildings, etc.

The success of the first school led the management to start another educational venture and a second high school was set up at a different location.

This school is housed in a beautiful modern structure. The new building was started in 1964 and is still in the process of being finished. There are two wings, one of which is being used for the high school and the other as an intermediate college.

The enrolments in the new school increased from 124 in 1968 to 290 in 1971, an increase of about 135 per cent in three years.

On the recurrent expenditure side, the new school is financed on the same pattern as the old one. The capital financing of the school, however, deserves special mention. The management made a big effort to obtain grants and donations from various sources for the capital and equipment costs of the new school, as shown in Table 31.

Table 31. Sources of capital for the new high school 'P'

Source	Amount in rupees	Percentage
A. Public: Total	382 435	80.3
Government (from appropriations for education)	197 435	41.5
Municipal Committee, Multan	30 000	6.3
District Council, Multan	5 000	1.0
Auqaf Department	150 000	31.5
B. Private: Total	93 804	19.7
(Donations and contributions from the members of the management)		
Grand Total	476 239	100.0

From the table it is clear that the main financial effort for this private school was made by various public agencies. The private sector contributed only about one-fifth of the total. It is interesting to see that the private donations only came from forty-one individuals and one organization; twenty-five people contributed amounts from Rs.500 to Rs.5,000.

(e) Pressure of admission

The old high school 'P' is under considerable pressure for new admissions. For instance, in the year 1971, about 310 pupils were admitted to grade VI. About 100 more pupils were seeking admissions at the same time but had to be refused for lack of facilities.

On the other hand, the new 'P' is operating below its full capacity. There are two reasons for this; (a) the school is still new and (b) it is situated in a low population-density area.

(f) Donors' motivation

The donors are generally politically oriented and influential people and they make donations to show to the public that they are interested in the education of their community. Furthermore, they are given special distinction and honour in the school at various official functions, such as the Parents' Day, Annual Prize Distribution, etc.

(g) Teachers' salaries

The teachers are at present drawing salaries on the old government-approved scale. The school management would like to give the new salary scales but find it beyond its present means (in spite of the heavy charges on the pupils).

The principal has found an ingenious way of satisfying the teachers. He arranges private tutoring for them from which each teacher can double his salary every month.

(h) Plans for expansion

Although the objectives of the Association written into the constitution are very ambitious, including, eventually, the establishment of a university, the founder has said that he has no further plans of expanding his educational activities. He felt that he could not put any more effort into the educational enterprise than he was already. He would rather concentrate on quality improvement in the existing institutions. It may be remembered that he was able to get public funds for 80 per cent of the total capital expenditure on the new school; this,too, was achieved at the expense of a great deal of effort.

V. SUMMARY, DISCUSSION AND CONCLUSIONS

The major objectives of the present study were (a) to present a historical and statistical analysis of private education in the Punjab; (b) to examine the method of financing education in the private sector; (c) to identify the motivations of people for financing private institutions; (d) to compare the efficiency and costs per pupil of the private and public sectors; and (e) to examine the implications of the study for other developing countries.

Several techniques were used to achieve these objectives. Historical information was collected from documents, and statistical data on the physical size and growth of the private sector were obtained from the records of the Pakistan and the Punjab governments. Financial data and information regarding the motivations for establishing private institutions were collected through a specially conducted survey. Different types of establishment were studied and this yielded useful data regarding the various sections of the study.

1. Private education in the Punjab

(a) Historical background

Undivided India under Muslim rule had a very well-developed educational system which was almost completely in the private sector and usually a part of the religious institutions of the various communities. Under the British colonial rule, first the missionaires and then the government started educational insitutions with European-type curricula. The indigenous population, belonging to all the various communities saw the advantages of 'modern' education but also wanted to preserve their own cultural values. Therefore, they started what are generally known as 'national' schools, which were basically funded through private financial support. A considerable number of the existing private schools in the Punjab were established in this way.

However, this study has shown that most of the private schools in the Punjab were established after independence when there was no competition from either the colonial government or other religious communities. The emergence of the private sector after independence must, therefore, be explained as the consequence of various other factors.

(b) Size and growth

The following major findings emerged from the data regarding the nature, size and growth of the private sector: (a) the private sector was

very active in education; (b) the participation rate was very substantial at the high-school level, while the first level, although small at present, was growing fast; (c) the enrolment rate for girls in the private sector was generally higher than that for boys; and (d) the private sector enrolments were growing at a much faster rate than the population in the province.

In short, the physical size and growth of the private education sector in the Punjab presents a very encouraging picture.

Participation and growth rates of the private sector in the various regions of the Punjab were also studied separately. A positive relationship was found between the general development level of a region and the extent of the private educational effort. The reasons for this relationship could be several : the better financial capacity of the people; higher aspiration; or the greater concern of the government for the less-developed areas.

It also appears from the findings of this study that the private sector is trying to fill the gaps in the educational landscape. For instance, first-level education in the Punjab leaves much to be desired both in terms of quality and quantity. The private sector is trying to make up the deficiency by showing the highest rate of growth at this level. Moreover, in the private sector most of the first-level schools have better facilities and equipment, better pupil/teacher ratios and better curricula.

The ratio of untrained teachers in private first-level schools was higher than that in the public schools. This is because, in the public sector, teacher training is obligatory but this is not so for the private sector. On the other hand it can be stated that private schools often employ teachers with higher academic qualifications.

An interesting point that needs to be discussed is why the private sector's participation at the first and middle levels is so modest compared with that at the high school level. The following factors seem to have influenced this participation pattern:

(a) Historical: Under British rule, the native population sought a modern élitist education which would suit the pupil for government service, and hence laid the emphasis on high school and college education in the private sector. There was hardly any parallel educational movement at the first-level;

(b) Government policy: Municipal and county governments were charged

(b) Government policy: Municipal and county governments were charged with the responsibility for all education, but because of resource limitations, their interest had to be confined to first and middle-level education, leaving a gap at the high level which the private sector filled;

(c) Economic: Most parents preferred to send their children to the free public first-level schools. Ordinary first-level schools in the private sector are not allowed to charge fees.

The theory that the private sector is trying to bridge gaps is also supported by the fact that they are making a proportionately larger effort for female education since, in the Punjab, it is much less advanced than male education.

It was very interesting to see that the number of institutions in the private sector generally increased proportionally at a much higher rate than the number of enrolments, which meant the growth of 'small enterprises' rather than 'big business'. Our case studies have also shown that many managements opened new schools when their existing institutions start getting overcrowded. In such cases a redistribution of the existing enrolments takes place.

(c) Motivation

The most prevalent motive for starting a private school was that a particular community did not have a school to fulfil the educational needs of its children. The second most frequent motive was the feeling of the people that the existing schools were not providing the desirable type or religious education. A considerable number of schools were opened because the quality of education in the existing schools was not considered satisfactory, while others emerged to accommodate the overflow from existing schools. Some other motives included: investment in education as the most useful form of charity; earning a legitimate and worthwhile income from education; experimenting with progressive educational ideas; etc.

(d) Starting a school

The usual mode of opening a high school was the formation of a voluntary association by people who felt that the community needed a school and then registering with the government. The association would elect a managing body who would usually start the school in a rented building and employ the necessary staff. Usually the venture proved to be successful and within a few years the association would acquire its own building.

Apart from ordinary people, Christian missions and Muslim religious sects were responsible for opening a large number of schools. Other people who took the initiative included politically influential people, businessmen, retired teachers, educational innovators, public-spirited people, etc.

(e) Sources of finance

The survey, as well as the case studies, showed that pupils' fees were by far the largest source of income for private schools' operational expenditures. The rates of tuition fee are the same for the public and private schools but another major source was the donation which usually took the form of obligatory subscriptions from the parents. The school fee rates were promulgated several decades ago and schools have found it increasingly difficult to maintain themselves. At the insistence of the private schools, the government allowed them to charge subscriptions 25 per cent above the tuition fee. Our case studies have shown that many schools charged subscriptions at a much higher rate than the government norm.

Another source of income for the private schools has been the government grant-in-aid, which was given on a priority basis to the recognized schools, and to registered schools only if funds were available.

In any case, the government grants were, on average, responsible for only about one-fifth of the schools' income. A small proportion of income came from charity.

On the capital side, most schools were eligible for building, equipment and special grants from the government on a mathhing fund basis.

The first-level schools were of two types: ordinary schools which did not charge fees and depended mainly on government grants and on donations; and the European type which depended exclusively on fees for all expenditures.

The case studies show that some schools were able to obtain much higher maintenance grants than others; similarly some schools could get more donations. The collection of funds from government and private donors depends upon the ingenuity and methods of approach of the respective managements.

(f) Donations

We had previously assumed that private schools would have been supported through private benevolence, but our findings have shown that it is the parents who are mainly responsible for the financial support. Donations are often made by wealthy people as a result of persuasion on special occasions

more particularly for capital expenditures. Donors belong to various occupational categories but industrialists, businessmen and big landowners were found to be the major donors. They gave money to education as a charitable cause but they were also motivated by political and social ambitions.

(g) Quality and efficiency

Various criteria, external as well as internal, were used to evaluate the quality of schools in the private sector. Of course, the best criteria of quality can only be those which are related to the attainment of specific educational objectives, including such factors as scholastic achievement, intellectual ability, self-knowledge and environmental adjustment, and fitness for future careers. But there is a complete paucity of research on these questions in Pakistan and it was beyond the scope of the present study to collect the relevant data. Under the circumstances the assessment of quality and efficiency in the private sector was made on the following bases: (a) the ratio of untrained teachers; (b) the pupil/teacher ratio; (c) physical facilities; (d) public examination results; and (e) retention rates.

The data show that both the private and public sectors were employing untrained teachers in first-level, middle and high schools, b[illegible]he private sector had the higher ratio. This was apparently for reasons [illegible] economy, but this may not be entirely true. Traditionally, government service has always been more attractive to educated people of all callings and the trained teachers in the private schools are always on the look-out for government jobs. The high turnover of teachers in the private schools, therefore, must be compensated for by the employment of untrained teachers.

The pupil/teacher ratio in private first-level schools was better than in public schools. At the middle and high school levels, however, the reverse was true. But, even so, the ratio was less than forty, which is not unreasonable. In some urban private schools, however, there was an abnormal number of pupils in classes, e.g. more than 120 in one classroom. Strangely, the school was still quite popular.

Physical facilities in private schools show a wide range. While the facilities in private first-level schools are definitely better than those in the government schools, the facilties in the high schools are generally of a lower quality. Yet, it must be said that some of the private schools have physical facilities superior in all respects to those in the best government schools.

The data in this study have shown that the results of private schools in public examinations, in terms of the percentage of passes, are lower than those of public schools. The difference, however, is not significant. The data presented in the individual cases of selected schools show that there are many schools in the private sector, whose results are excellent in terms of passes obtained and scholarships won.

Drop-out rates in the private schools were higher than in government schools. This finding, coupled with the higher failure rates in the private sector, tends to show that the lower quality of education in the private sector might encourage higher wastage. But wastage in education is an elusive term and defies easy quantification. For instance, would it be correct to say that the private sector is more wasteful simply on the basis of output and drop-out, when the quality of inputs in the private sector is substantially lower than that in the public schools? Evidence from individual cases shows that the quality of education is very good in schools where there are better quality inputs. A thorough study, however, needs to be made on this question.

Taking into consideration all the factors and the input/output situation, it appears that the private sector is at least as efficient, if not more efficient than the public sector.

(h) Costs per pupil

The costs of education have been increasing over the years both in the public and private sectors. The cost per pupil in the private sector was much lower, on average, than that in the public sector. In the private sector these costs had a wide range, namely, from less than Rs.50 to more than Rs.200, which illustrates the variation in the inputs to the private schools. From a low financial investment in the private sector, a corresponding low quality should be expected. But we found that the results of the examinations in the private sector were quite good, which means that something extra goes into the private schools to make them more efficient. During our research visits to the schools we found that headmasters and teachers took more pains to impart instruction than public-school teachers. The private-school teachers and headmasters survived on good results, while public-school teachers felt complacent as they enjoyed guaranteed job security. Our observations were confirmed by several inspectors of schools who said that, on the whole, more hard work was put in by the private schools than by their public counterparts.

(i) Government policy

The government generally encourages private educational institutions. However, it regulates by law the quality of education in these schools. All private institutions have to be registered with the government. The conditions for registration include the maintenance of minimum prescribed standards of facilities and instruction. Registration does not, however, entitle a school to a government grant-in-aid. To qualify for a government grant, schools must vie for 'recognition'. They can be recognized permanently or provisionally depending on whether they fulfil all the conditions prescribed by law or only approximate to them. There is a separate law covering European-type institutions.

The government has always appreciated the efforts of the private sector and adopts measures from time to time to help overcome financial difficulties.

2. International Implications

As mentioned in the beginning of this paper, education is facing a world-wide financial crisis. Formal education in the developed countries has traditionally been considered a public responsibility, whether the finances came from the local bodies, the regional or central government or any combination of the various levels of government. Many developing countries have tried to imitate the example of the advanced countries. Given the tremendous need for educational expansion and improvement, the huge investment required is simply not within the means of the governments of developing countries. For one thing poor people, who make up the vast majority of the population, resent taxes; secondly, the over-all financial ability of the government is limited; and, thirdly, there are many competing demands on the national exchequer. Therefore, any contribution to education from the private sector must provide a welcome relief to the government.

This paper has presented one example of how the private sector is making a remarkable effort in sharing the government's burden in providing formal education. In spite of the many problems faced by the private sector, it is a story of success. This method of finance can be tried elsewhere and we hope that the present paper will provide some useful insights for developing the private sector in interested countries. It must, however,

be remembered that the private sector, while trying to alleviate the nation's difficulties, is itself liable to run into a crisis of its own. And that crisis may be created when it has to face competition from the public sector. Government policy for the public sector, therefore, should be formulated with due consideration of its effects on the private sector, so that it is still able to attract the maximum financial support from parents and the general public.

In the Punjab the government has usually endeavoured to support the private effort morally and materially, with the result that large numbers of new schools are established every year, thus supplementing the desperate efforts of the nation to provide education to all those who need it.

APPENDIX

This appendix gives another eight case-studies in addition to the three already given in Chapter IV. Schools 'C' and 'D' are examples of European-type institutions, the former managed by the Anglican Church in Pakistan and the latter by the local people. School 'S' represents a family commitment to education on a fairly large scale, while school 'R' is a migrant school which has succeeded with pupils from poor families and with the help of donations. School 'H' is an example of a large city high school which is flourishing in spite of overcrowded classes and has recently created another high school in its midst, which is, itself, becoming big. School 'N' was selected as the representative of a type of institution established by people committed to a certain politico-religious ideology, while school 'T' represents an institution which is operated by a private industrial concern for the education of its employees' children. The case of school 'K' is an example of a small first-level school, usually classified as a junior model school, the majority of which are located in big cities. The school is managed as part of a private house.

1. School 'C'

School 'C' is one of the oldest European-type institutions in the Punjab. It is located on a beautiful campus in the heart of the busiest and most fashionable business area in Lahore. This Anglican school was started as a girls' high school on February 14 1883 by the Anglican Church Diocese of Lahore and prospered with the blessing of the British government.

The school, which was started in a rented building, has adequate physical facilities including well-furnished classrooms, laboratories and its own library.

Originally, admissions were restricted to the daughters of Anglo-Indians, Europeans and Americans, but in 1907 Muslim, Hindu, Sikh and Parsee children were also admitted. The enrolments grew as follows:

Year	Enrolment	Year	Enrolment
1883	37	1950	345
1907	80	1953	758
1930	193	1956	900
1937	228	1971	1,250

The figures show the highest growth during the period after independence.

The school facilities are now stretched to capacity. In fact, in many classes, the number of pupils exceeds the standards laid down by the school, e.g., fifty-five are enrolled in a class when the approved standard size is forty.

After the Aitcheson College, which was originally opened by the British for the education of the children of native chiefs, princes, etc., school 'C' is,perhaps, the most prestigious among the privately-managed institutions in Lahore. Only the children of top-ranking civil servants and businessmen are usually admitted and its charges are very high.

The quality of the education is generally regarded as very good in terms of general tone, discipline, extra-curricular training and academic standards. The results of matriculation and Cambridge examinations are excellent - almost one-hundred per cent.

The pupil turnover is very low; not more than a dozen drop out during a year.

According to the principal, the school could admit five times more pupils if its physical facilities permitted. But the school has, for the time being no further plans of expansion but intends to concentrate its efforts on the improvement of quality.

(a) Management

According to the preamble of the constitution of the School Committee, school 'C' is administered by the Diocese of Lahore through its Board of Education registered under Act XXI of 1860.

Recently, the Diocesan Council decided to appoint separate committees for all schools in the Diocese. The property is held by the Lahore Diocesan Trust Association registered under the Companies Act VII of 1913.

While the headmaster is responsible for the day-to-day administration, the committee is responsible for the over-all management of the school in such matters as budget approval, building programmes, approval and confirmation of appointments and dismissals, and public relations.

(b) Finance

The land and buildings belong to the Diocese. They indebt themselves to finance capital expenditures (additional building, major purchase of equipment, etc.). The recurrent experses of the school are met from internal resources. The school gets a few thousand rupees as a recurring grant from the government, which includes the full salary of the Islamiyyat instructor for Muslim pupils.

The internal resources of the school are mainly the tuition fees realized from the pupils at the following rates: pupils following Cambridge curricula, Rs.45 per pupil per month; pupils following Pakistani curricula, Rs.28 per pupil per month.

The fees thus collected yielded Rs.466,000 in 1971. Government grants-in-aid were only Rs.7,400. Five thousand rupees came from miscellaneous sources. But as will be readily seen, income other than fees accounted for only about 2 per cent of the total.

The expenditure for that year was Rs.480,000, with a total deficit of Rs.4,000. In a big school like this, such deficits are easily covered. The expenditure includes repayment of past debts incurred on building programmes.

The budget is at present balanced, but the teachers are still being paid at the old government salary scale, which is considerably lower than the revised one. The teachers, however, have not, as yet, protested.

The school is, at present, keeping an adequate balance between expenditure and income but inflation is putting heavy pressure on the rupee. Since the major source of income is pupils' fees, the only way to raise income would seem to be to raise the fee rate. But any further increase in the already high rates, it is feared, will be resented by the parents, which means bad public relations for any private school. Moreover, an increased rate may result in reduced enrolments which may aggravate rather than solve the problem.

In any case, the school is working towards improving its efficiency without putting any additional burden on its clients in the near future.

2. School 'D'

There had been displeasure in certain quarters in the Punjab about the type of education being provided for the children of the upper strata of society in the prestigious Mission schools, which were operated by foreigners. Miss Y, an industrious lady, therefore founded a school in Lahore providing a modern European-type education integrated with a curriculum suitable for Muslim children in an environment of native culture.

The founder developed a system of education known after her own name. Her original school was located in Lahore but she later opened another school in Rawalpindi (the twin city of the capital of Pakistan, Islamabad) where it is facing difficulties.

The Lahore school is located in the old suburbs of the provincial capital. By investing her personal assets in 1947 she was able to equip the school for twenty girls.

The school building was rented during the first few years but was later purchased from the Evacuee Property Board. It is a very solid structure standing in spacious grounds. The school also has a hostel. In fact, according to the founder, the hostel is one of the biggest attractions in the school, particularly for girls.

Enrolment in 1956 increased to a peak of 289, but later statistics show a decreasing trend with 215 in 1971, a reduction of about 26 per cent.

Enrolments have been decreasing because of keen competition among European-type schools. Wealthy,but rather conservative,parents have tended to take their young girls away from this co-educational school and to put them in a neighbouring school which caters for girls only. The over-all enrolment, however, seems to have been stabilizing during the past two years. Many parents also send their children here for remedial work in English, but as soon as their deficiencies are made up,the children are transferred to schools with lower fees.

The quality of education in the school is very good. The teachers are well trained and devoted to the system and the school. The class size is on the average about thirty with larger enrolments in the lower grades and comparatively small enrolments in the higher grades.

The school has a formal management committee but the founder, as principal/manager, exercises all administrative and financial authority on behalf of the committee.

(a) Finance

The main source of income for the school is the tuition fee. The rates of fee are as follows: Admission fee, Rs.10.00 per pupil; annual fee for games, library, electricity and crockery, Rs.25.00 per pupil.

The monthly rates of tuition fee per pupil are as follows;

Nursery class	Rs.22.00	Grades III-IV	Rs.24.00
Grade I	Rs.20.00	Grades V-VI	Rs.26.00
Grade II	Rs.22.00	Grades VII-X	Rs.28.00

The rates given above are those approved for the European-type schools. Fees yield about Rs.60,000 a year, which is barely sufficient to meet the recurrent expenditure of the school.

As with other European-type schools, the government does not give any maintenance grant, but it does occasionally give developmental grants

for building expansion or the purchase of equipment, particularly for scientific education. The largest amounts ever received by school 'D' from the government were Rs.4,000 for building expansion, and on two occasions, less than Rs.1,000 for equipment.

The school has been running on a deficit budget in recent years but the founder's relatives come to her rescue every year and make contributions to make up the deficit.

The founder would like to expand her activities but financial difficulties stand in her way. These difficulties, however, have not stood in the way of salary rises for the teachers. Previously, the school gave higher salaries to its teachers than those received by government school teachers, but after the last pay scale revision the school has brought its salaries in line with the revised government scales. This is the first time that the school has not been able to afford to pay a higher salary.

3. School 'S'

School 'S' is managed by an Anjuman which is at present operating five high schools in the Lyallpur district, two of them in the city itself and the other three in local villages.

The Anjuman was established before independence by the father of the present president. The founder was a high-ranking Muslim civil servant under the British colonial government who resigned and made it his mission to give the younger Muslim generation a nationalistic education. He was mystically inclined and had a devout following. With contributions he established a first-level school in Gurdaspur city in the (undivided) Punjab. This first-level school was then upgraded to a middle and later a high school.

With the partition of the Punjab the founder moved to Pakistan and settled at Lyallpur. The Anjuman had to leave all its assets behind in East Punjab, but the founder's son and the present chairman opened a middle school in 1949 in an evacuated building in the city. The school was upgraded to a high school in 1954. There were limited physical facilities but the school became very popular when the city, which lies at the centre of very rich agricultural land, began to grow in population and became the nucleus of textile and other industries. Neither the provincial nor the municipal governments could provide all the necessary educational facilities for the children desirous of education.

The success of this school encouraged the Anjuman to open three rural high schools in the Lyallpur district at the request of the local people.

The first school opened by the Anjuman in Lyallpur city became rather congested. Therefore, a new high school, school 'S', was opened in 1965 and this study has concentrated more on that school.

The enrolments in the two urban schools on 31 May 1971 were 430 (grades IX and X only) and 1,170. Enrolments were 330, 112 and 370 in the three rural high schools.

The rural schools are rather small and face very keen competition from other private, government and local government schools in the neighbouring villages.

In the Anjuman's schools all pupils applying for admission to grade VI are admitted. Admission, of course, is more selective in grades VIII, IX and X.

The public examination results in the two city schools are good but in the rural areas results are between 60 and 70 per cent which just equals the examination board average. This is probably due to the fact that many more able rural pupils migrate to the city schools.

School 'S' was opened in 1965 on land leased to the school for ninety-nine years by the government in the fashionable residential area of the city. There are modern facilities and adequate playgrounds (a rather rare facility in private urban schools). Built with unusually good materials for a school, it has nineteen classrooms together with an administrative block, science laboratories and a library. The school offers general curricula, that is, humanities and science, but not vocational or commercial subjects.

The pupil/teacher ratio in the school was 34:1 in 1966 but increased to 49:1 in 1971.

The enrolment in the school increased from 171 in 1966 to 1,170 in 1971/72, a growth rate of about 584 per cent! The school is flourishing in spite of the fact that it has had to face competition from sixteen other private schools and three government schools for boys in the city.

In 1970 there was drop-out of only thirty-two pupils (4.5 per cent) but in 1971 it increased to 110 (12.8 per cent).

The classes were generally overcrowded, i.e. seventy-seven per class. Grade X was the most heavily crowded.

The results of the school in the matriculation examination have been very good. The proportion of passes ranged from 70 to 100 per cent, but were usually around 90 per cent. More than 40 per cent of the candidates have obtained passes of the highest standard, while between 5 and 20 per cent have been winning merit scholarships.

The over-all quality of education in the school, on the basis of the examination results and the quality of extra-curricular activities, can be regarded as excellent.

(b) Management

The Anjuman has the usual membership and executive committee but the administrative control of the school is in the hands of the chairman, who, in turn, has delegated many of his administrative and financial powers to the principal who looks after all the Anjuman's schools and is one of the chairman's sons. The principal is a brillian administrator and a graduate of the Institute of Education and Research, Lahore. He has also been to the U.S.A. as a Fulbright Fellow. Each school has a separate headmaster responsible to the principal. The headmasters enjoy all the powers conferred by the Education Code.

The management of school 'S' is, perhaps, the most progressive of all private schools of its kind in the Punjab. With the help of the headmaster and teachers, the management has framed a code prescribing the terms and conditions of service, discipline and efficiency, which are generally in tune with those applicable in government schools. Teachers' participation in the administration of their school is fully ensured. The teachers have chances of promotions to headmasterships in the other schools of the Anjuman on the basis of seniority and merit. The teachers and headmasters are transferable from one school to another within the Adnjuman.

(c) Finance

The building and construction work, which was started in 1965, has cost about Rs.225,000 out of which Rs.100,000 was given by the provincial government as a matching grant under its general policy. The government also gave land to the school on a long lease with generous terms. The Anjuman spent Rs.125,000 out of its own resources. The Anjuman's resources are, in fact, the contributions made to it by the founder/chairman whose income has come as tribute money from his religious followers. He also owns some properties.

Why was this man devoting such large sums from his personal resources to education? The answer, as provided by the principal, was that it was done as a sacred mission. There was no better investment for the charitable funds than education.

The recurrent expenditures are met from school fees and pupils' subscriptions and also, to some extent, from government subventions. Income to the school from various sources is given in Table I

Table I. Income for high school 'S' (rupees)

Year	Govt. Grant		Fees		Subscriptions			
	Amount	%	Amount	%	Amount	%	Amount	Increase from base year (%)
1965	-	-	3 962	50.4	3 893	49.6	7 855	-
1966	-	-	9 168	44.5	11 431	55.5	20 599	162.2
1967	4 000	16.0	14 103	56.2	6 996	27.8	25 099	156.0
1968	4 000	12.7	18 343	58.5	9 049	28.8	31 392	299.5
1969	2 900	8.0	20 678	56.6	12 972	35.4	36 550	365.3
1970	3 414	7.2	25 724	54.6	17 962	38.2	47 100	499.6

As is clear from the table, the highest proportion of income was realized from fees which were charged at the government approved rate.(1) In addition to the fees, the boys paid subscriptions to the Anjuman at the rate of: grade VI-VII, Rs.3.13; grade VII, Rs.4.13; grade IX, Rs.3.63; grade X, Rs.4.63 per pupil. Therefore, the rate of compulsory subscription was higher than the rate of approved fees. But the total income from subscriptions was lower because a certain percentage of the boys were exempted.

In any case, since the expenditure and income of the school on the recurrent side are always balanced, and in view of the fact that government subventions form only a small part of the school's income, it can be said that the expenses of the children's education was borne by their parents. The Anjuman, it appears, is only a managing agent.

The Anjuman does not encourage direct donations for fear of interference in the school's affairs.

(1) See page 49.

(d) Financing the rural schools

The Anjuman's rural high schools are financed on the same pattern as the urban high schools but the rates of subscription are lower. Since the enrolments in the rural schools are also lower, these schools occasionally run into deficits. In such cases, the Anjuman forwards interest free loans to these schools from the surpluses of the wealthier urban schools.

(e) Teachers' salaries

Teachers in all the Anjuman's schools are being paid according to the latest revised government scales, which has put a heavy burden on the budget. According to the principal, the funds and accounts of the school are not kept confidential from the teachers and hence they know the assets and liabilities of the school. As a result of this, the teacher's morale is so high that they would be willing to accept reductions in their salaries if the school were to run into financial difficulties.

(f) Future plans

According to the principal, the Anjuman has no intentions of opening new shools although they would be interested in expanding the existing ones, particularly school 'S'. Competition is becoming very severe and capital is scarce for new buildings. There are requests from many villages to local schools, but they are not willing to contribute capital or land.

The Anjuman is at present operating one first-level school in the city of Lyallpur which is attached to its first high school. The school is financially self-sufficient with an enrolment of about 400 and an average fee of Rs.4 per pupil per month in grades I-III and Rs.5 in grades IV-V. There is no incentive for further expansion in the first-level school because of the limited number of parents who want to pay for better education.

4. School 'R'

School 'R', at present located at Multan, was originally established in a small town in East Punjab in 1910 as a first-level school in competition with a school opened by another religious community in the same town. The first-level school flourished and in 1920 it was upgraded to the high-school level. It was recognized in 1922. The building was completed in 1926 with the help of the local landlords and the Nizam of Deccan.

In those days of religious and political fervour the school pupils used to collect contributions from the people in cash and in kind, going into the fields during the harvest and to collect wheat sheaves, maize etc.

They also collected wood and bricks for building the school. Pitchers were placed at strategic points in the town women could deposit small quantities of flour which would then be sold and the cash used for the school's building and maintenance purposes. A paisa scheme was also floated to collect funds; people coming to offer evening prayers at the town mosque would deposit a paisa each every day.

The school had a purpose and everybody connected with it was dedicated to that purpose. For instance, during the depression years in the 1930s the teachers would go without salaries for many months, surviving on a subsistence allowance.

According to the present headmaster/manager of the school, in those early days there was an atmosphere which conditioned people to make sacrifices for the cause of education. There are many examples of the extent of this spirit but, to mention just one, a poor gardener at the school installed, from his own resources, a water pump. Various groups of people would vie with one another to construct rooms for the school.

In 1947, the shift of the Muslim population to West Punjab from the East also uprooted the school. The members of the Anjuman, particularly the former headmaster, established the school at Multan in an evacuated building immediately after migrating to Pakistan. The school had its problems in getting pupils and teachers together in the beginning, but by 1951 it had an enrolment of 920 pupils.

Like most other recognized private schools, school 'R' has an officially registered Anjuman which also manages a girls' high school, a first-level school, and a pre-first level school. The headmaster of the boys' school is also the manager of the Anjuman and is designated as managing headmaster of all the Anjuman's schools. This arrangement gives him tremendous administrative power, which, in the present case, is being utilized with great skill and enthusiasm in the development of the schools.

The present headmaster took charge of the school at the special request of the Anjuman in 1952. He had, in the pre-independence days, been a senior teacher in the same school but later started his own school in a different town. After partition he looked after his own affairs for some years before being appointed headmaster. He has added a new dimension to the educational programmes of the Anjuman.

The managing committee of the school had some very sincere and very influential people among its members, including one who became a minister

in the central government and another who had great influence in official circles. Their influence was a great help to the school in providing financial support, although the actual fund-raising strategies were the result of the headmaster's meticulous planning.

The school was reopened in Multan with the prime motivation of accommodating the increasing number of pupils in the post-partition days. The few existing schools in Multan were insufficient and there was demand for a higher quality in education. The school, starting from scratch in 1947, enrolled 920 students in 1951 and 1,380 in 1971.

(a) Educational quality

The school provides opportunities for the all-round development of individuals. There is a very comprehensive programme of extra-curricular activities such as educational exhibitions, stage plays, scout rallies, celebration of national holidays, sports, etc. In most of these activities the school has been wining awards almost every year.

On the academic side the quality of education can be judged from the public examination results. The results of the Middle School Examination have been excellent, almost 100 per cent passes every year and, in this respect, the school ranks among the top 5 per cent.

The results of the Matriculation examination, usually above 80 per cent passes, are also indicative of the high quality of education in the school. Between ten and thirty pupils have been winning scholarships annually.

(b) Facilities

The classrooms are adequate for all pupils. Additional facilities such as playgrounds are also available.

A well-equipped science block for physics, chemistry and biology, including laboratories and lecture theatres fitted with water, electricity and gas connexions, is the pride of the school. This is one of the few private schools offering industrial vocational streams at the second level in the Punjab.

A new school library is at present at the finishing stage. This will be the biggest library in any private or government high school in the Punjab.

(c) Motivation for opening the girls' school

We have already mentioned the motivation for opening the boys' high school before 1947 and reopening it at Multan after 1947. A kindergarten-type school is operated by public demand for the quality education of first-level

school-age children. This school produces surplus funds from fees, which are used in the other schools. The girls' school, which has very limited enrolment, has been housed in the kindergarten with the addition of a few rooms. It was opened at the demand of the parents whose daughters were studying in the kindergarten but who could not pass on to the Anjuman's high school, as the boys could. The girls usually had to go elsewhere.

At present the girls' high school admits only its own kindergarten girls, but on the completion of another new building admission will be opened to the girls coming from other schools.

(d) Finance

The Anjuman maintains combined accounts for all the schools. For the purpose of this research, however, the headmaster was kind enough to isolate information relevant to school 'R'.

The income to the school for operational purposes is given in Table II.

Table II. Income for high school 'R' (rupees)

	Govt. Grant		Fees		Subscription		Donations		Total
Year	Amount	%	Amount	%	Amount	%	Amount	%	
1951	10 086	23.3	26 819	61.9	6 423	14.8	-	-	43 328
1956	5 700	7.7	37 819	51.3	5 854	7.9	24 376	33.1	73 749
1961	7 400	14.1	27 363	52.1	12 235	23.3	5 516	10.5	52 514
1966	35 615	24.5	31 620	21.8	21 110	14.5	56 781	39.1	145 126
1971	37 100	30.8	41 278	34.3	22 697	18.8	19 376	16.1	120 451

The only reasonably stable sources of income are the fees and subscriptions. Both government grants and donations are highly variable, but the school has received substantial donations in the years under review.

(e) The Anjuman's building programme

As mentioned earlier, the high school for boys was opened in an evacuated building. Since 1947 the Anjuman has been engaged in a development programme, as follows: (a) addition of a spacious science block, a spacious industrial vocational block and fourteen classrooms to the boys' school; (b) demolition of the old and construction of a new first-level school building; (c) addition

of fifteen classrooms to the kindergarten; (d) building of a twenty-four-classroom girls' high school at a new site; and (e) addition of seven rooms to the hostel.

For this big building effort the Anjuman has been getting financial support from various sources. The total income and expenditure on the development programme has been estimated at about Rs.1,600,000. Out of this amount about one-quarter was received from the public sector and the rest from the private sector.

The provincial government was by far the biggest public contributor, with the largest amount coming from the Education budget, although the contribution of the Auqaf Department was also significant. The contribution of the local governments (city and district) was rather small.

One of the distinguishing features of this school is the continued support it has been able to elicit from the district civil administration. The chief executives in the Multan area would be invited to preside over various school functions and their influence would encourage businessmen and landlords to make contributions toward the building programme of the school.

The members of the Anjuman themselves made financial contributions and also persuaded their friends to do so. The headmaster used his personal influence and, of course, there was the good reputation of the school which helped to attract donations in other ways. The school would often run into debt during its building programme, but it has never faced any real difficulty as local businessmen would very gladly give building supplied on credit.

But, in spite of all this effort, the new school building for the girls' high school is still incomplete. An additional Rs.250,000 is needed to complete it. The management is trying very hard to get this money from all possible sources, while part of the building, which has been completed, may be brought into use with a further investment of a few thousand rupees.

(f) Pressure of admission

Almost all applicants for admission to the high school are accepted. The quality of the applicants is not very good as the better pupils prefer to attend the government schools. The majority of the pupils are not only of low scholastic ability but they are also very poor.

(g) Teachers' salaries

The teachers are being paid at the old government salary rates because the school cannot afford to pay the new scales. The teachers are not satisfied and the school may face a crisis sometime in the future.

5. School 'H'

School 'H' is situated just outside the walls of the old city in a crowded part of Lahore. It is next door to the most popular government high school in the Punjab and at a short distance from several other privately-managed schools. In this respect it is competitively involved with the other schools, but that has lessened neither the pressure of pupils for enrolment nor the management's ambition to expand.

The school at present has an enrolment of about 3,000 in grades VI-X with five classes in each grade. The school has this huge enrolment in spite of the fact that another high school was created out of its midst in 1970, for which a new building was constructed in the school compound. The teaching staff for the new school was transferred from the parent school together with some new additions.

It has a total area of less than two acres, most of which is built upon. The school does not have any playgrounds. Classes are very crowded both in terms of number and space. For instance, grade VI classes of more than one hundred boys sit in a classroom which cannot normally accommodate more than fifty. There is just standing room for the teacher.

Some special rooms are well-equipped. There are two science laboratories and three workshops for vocational curricula.

The results of the matriculation examination are very good; usually above 80 per cent of the candidates pass.

The pressure for enrolments at the school is very high. For instance, at the start of the academic year 1972 there were 1,200 applicants for admission to grade VI. The admission selection finally resulted in the enrolment of 800 pupils (against three hundred available seats) in the five classes of grade VI - with an average class size of one hundred and forty to start with!

There was a tremendous demand for places if only the school could expand physically. But the premises are already built to capacity with two and three-storey blocks. The principal estimated that he could increase the enrolment to 8,000 next year and would like to do so if only he had more building facilities at his disposal.

If the school is operating on a grand scale now, its beginnings were more humble. A group of four philanthropists and Muslim civic leaders originally chalked out a plan for opening a residential school to provide opportunities for the Muslim youth to develop much-needed leadership.

School 'H' was opened as a residential institution in 1945 in a rented building on the outskirts of Lahore city with an enrolment of ninety. The founders were not interested in the expansion of enrolment as such, but more in quality. Nevertheless, in the first year the school became so popular that enrolment had to be raised to 125 the following year, a big increase for a residential school.

In 1948 the school moved to another building allotted by the government at a nominal rent. By 1951 enrolment had risen to 1,050. Because of the lack of residential facilities in the new building, the school did not retain its residential character any longer. Enrolments increased to 4,500 in 1969 and the management felt that this was too many for a single school.

Construction of a new building had already been started on the small school grounds and in 1969 the new school was started under a separate headmaster.

(a) Management

An association called the Muslim Talimi Majlis manages school 'H' and the new high school, together with another high school and three kindergartens. The four founders are still on the managing committee, which has five other members.

The committee is responsible for the over-all general and financial administration of the school but all powers regarding teachers' appointments and sanctioning of expenditure are vested in the principal of the school system. Each school has a headmaster/headmistress to look after its academic administration.

(b) Finance

The school was founded entirely through private funding by the founding members, who contributed Rs.5,000 each. This money was used for the purchase of furniture and other necessary equipment. Other expenses were met by tuition and boarding fees realized from the pupils.

The school pays only Rs.60 per month as rent to the government. The real rent of the property at the current rates could not be less than Rs.2,000 a month. This may be considered as ongoing governmental support for the school.

The government also gives support to the school in accordance with its policy of grants-in-aid to private schools. In 1951 the school received Rs.3,500 as a grant-in-aid, but from 1956 to 1971 the school was receiving Rs.6,000 per annum as an operational grant.

The total income of the school by source, for the period 1951 to 1971 at five-year intervals, excluding government developmental grants, is given in Table III.

Table III. Income for high school 'H'

	Govt. Grant		Fees		Subscription		Total	
Year	Amount	%	Amount	%	Amount	%	Amount	%
1951	6 000	36.1	10 609	63.9	-	-	16 609	100.0
1956	6 000	35.3	10 955	64.7	-	-	16 955	100.0
1961	6 000	4.2	112 126	79.1	23 713	16.7	141 839	100.0
1966	6 000	2.9	133 710	64.1	68 869	33.0	208 579	100.0
1971	3 500	2.1	110 790	65.1	55 970	32.8	170 260	100.0

Tuition fees were the largest source of income, but they are not sufficient to maintain the school by themselves. Therefore, other methods are used to make the school financially self-sufficient. The school charges a subscription at a rate higher than the 25 per cent extra fee rate approved by the government.

Donations are not encouraged, in order to avoid the danger of interference by the donors in the school's affairs. In the case of any financial difficulty contributions would come from the members of the managing committee.

Usually, the income realized from a school is spent in that school, but any surplus from a particular school is shared amongst the others. The management has a considerable surplus from the three kindergarten-type junior model schools which is used to help meet the deficit at any of the other schools, including school 'H'.

6. School 'N'

It has already been mentioned that, under British rule in India, a large number of schools and colleges were opened by the people to cater for the education of their children according to their religious tenets and cultural traditions. Some people thought, and have continued to think, that in practice the state and its institutions, including education, have not reflected the Islamic pattern sufficiently and have remained essentially secular in nature, even though Pakistan was established to safeguard the religious interests of Muslims and the state was founded on Islamic-democratic policy.

Many organizations, therefore, even after the establishment of Pakistan, considered it imperative that new educational institutions should be established to provide a good modern education, well integrated with Islamic traditions. There are quite a few schools of this type in the Punjab.

One example of such a school is school 'N' in Lahore, which was started as a first-level school with only three grades in 1951, about four years after the establishment of Pakistan.

The objective of the school, as stated in the official documents, is to lead the way for the establishment of an Islamic system of education in Pakistan: (a) by providing an environment to experiment and design a model system of education and training; (b) by creating a generation of Pakistanis whose hearts, minds, thoughts and actions show that they are true Muslims; and (c) by developing the mental and physical potentialities of the pupils through a pure educational environment so as to make them useful and enlightened citizens of Pakistan.

The school attracted many children and flourished. In 1955, four years after its establishment, it became a middle school and in 1958 it became a high school.

The high school was separated from the first-level school in the late 'fifties. The enrolment in the high school increased from 225 in 1961 to 325 in 1966 and to 459 in 1971 (more than double the figure for 1961). The enrolment could be higher but the school has had to refuse admission due to shortage of facilities.

The school, at present, operates in a rented building but the management has acquired land in a more fashionable locality where it is proposed to construct a new building.

(a) Finance

The idea of the school was initiated by a group of four people, three of whom were journalists. They thought that once they could provide adequate furniture and could hire teachers, the school would be able to support itself with fees collected from the pupils. But this did not happen as the fees were not very high. Consequently, the teachers had to ask other people to make donations.

In the early years the school faced many financial problems. The teachers would have to go without salaries for months together. Sometimes they would be paid just enough money to purchase meals and to pay the rent

on their houses. But as the teachers were also imbued with the same spirit that had prompted the opening of the school in the first instance, they suffered the inconvenience with fortitude.

Although the founders soon became disillusioned about financial self-sufficiency, they were determined to keep the school going. The parents of the pupils were requested to pay a subscription in addition to the government approved fees.

The proportion of income from various sources for various years is given in Table IV.

Table IV. Income for high school 'N' (rupees)

	Govt. Grant		Fees		Subscriptions & Donations		Total	
Year	Amount	%	Amount	%	Amount	%	Amount	%
1961	4 000	9.8	5 287	13.0	31 300	77.2	40 587	100.0
1966	11 790	19.8	10 808	18.1	36 890	62.1	59 488	100.0
1971	5 600	8.8	18 970	29.8	39 073	61.4	63 643	100.0

About 86 per cent of the income of the school was derived from private sources. The government support, which increased in the middle sixties to about 20 per cent was usually less than 10 per cent. In 1971 the government grant, which was already shrinking, was further reduced to one half of the previous allocation. This was an unexpected cut, but the school had the capacity to absorb such shocks. Donations have been growing with the increasing requirements. In fact, in the words of the headmaster, 'the donors have never failed the school; they have always come forward to help whenever we have gone to them, only we are shy of asking as we do not want to get money from someone who could interfere with the policies of the school'. The school, however, accepts donations only from individuals who are either members of the management committee or who are otherwise committed to the objectives of the school. Naturally their number is not very large. For instance, in 1971, eighteen people made contributions to the school funds.

(b) Educational quality

The drop-out rate is negligible. The quality of instruction is of a high standard, as the results of the pupils in the public examinations have been almost 100 per cent passes for the last six years.

7. School 'T'

The proprietors of the 'T' Mills are the pioneers of the modern textile industry in Multan. The mills were constructed immediately after independence and a school was established for the children of the employees in 1950. The school enrols children in first-level as well as second-level grades. A beautiful new building was constructed in 1959 and since then no further additions have been made. The enrolment in the school at that time was 700; in 1971 it had increased to 1,053. The management had envisaged the maximum enrolment in the present school building at about 1,100. In 1971, therefore, the school was operating almost at full capacity. Pressure on enrolments is expected to increase considerably during the next two or three years as the mills are expanding and the number of employees' children is increasing.

In 1971 there were twenty-eight teachers, which means a pupil/teacher ratio of about 39:1.

Average enrolments per class were forty-six, which is much better than in many other private schools. It should, however, be noted that the class size was rather larger in grades V and VI when compared with the other grades. Apparently the school needs two more teachers to bring the size of these classes down to the standard level. A considerable reduction in enrolments after grade VIII is explained by the fact that many pupils leave them to find a job in the mills and thus augment the incomes of their families. This helps the parents to send younger children to the school for longer periods.

Instead of expanding the building, the increased pressure of enrolments will be accommodated by operating a double shift in the school from 1972.

Most of the pupils in the school are the children of lower paid employees, although many officials drawing salaries up to Rs.2,000 a month also send their children to this school, while the more highly-paid officials tend to send their children to more prestigious schools in Multan.

The school has a management committee with the senior partner as its president. Other members include some directors and high officials of the company. The administrative officer of the mills is the secretary.

There is also a girls' high school established on the same lines as the boys' school, with the wife of the managing director as the president of its management committee.

The headmaster has all the normal powers under the Education Code but all other administrative and financial authority is exercised by the committee.

(a) Finance

The school is financed by the management of the mills. As the school is intended for the employees' children, the management spends money on the school as a part of its employee welfare scheme and this expenditure is exempt from income tax.

The employees' children do not pay any fees. If the children of non-employees are admitted, which is rare, they are charged fees at the government rates.

Free books and stationery (exercise books, drawing materials) are supplied to the children of those employees whose pay is Rs.500 per month or less. Uniforms for games, scouting, etc., are provided by the school but the ordinary school uniform has to be purchased by the parents. Material for the uniform is, however, available from the mills at subsidized rates to the employees.

Separate budgets are not prepared for the high and first-level schools. Accounts are maintained by the mill accountant. The total recurring expenditure on the school was Rs.117,190 in 1970 and Rs.117,925 in 1971. An amount of Rs.213,444 was spent on the new building in 1959.

(b) Matriculation examination results

The results of the matriculation examination have always been satisfactory. In 1961 the results were 67.2 per cent passes but have improved since. In 1971 the pass percentage was 95.7.

(c) Teachers' salaries

The teachers are paid salaries according to the government pay scales. About one-third of the teachers, including the headmaster, have free residential accommodation. The teachers are not paid a bonus like other employees. However, the management has a scheme under consideration to award a bonus to teachers who show good results.

8. School 'K'

Model Town is one of the earliest modern suburbs of Lahore. Before independence the residents faced difficulties in getting their children educated as all the schools were situated in other parts of Lahore. The

only quality European-type school in the locality, managed by an Englishwoman, did not admit native children. Therefore, to fulfil the obvious demand, the present headmistress started an English-medium school in 1941 with the help of her relatives. It is registered with the government.

In the beginning the pressure for admissions was high but since 1960, with the opening of many Urdu-medium schools in the vicinity, the enrolments in the school have decreased. Thereare, at present, 111 pupils with half of them in the kindergarten. Many pupils withdraw from the school after grades I and II and join other less-expensive schools.

(a) Finance

The school was started in the headmistress's house, where it continues to this day. The initial investment by way of furniture, instructional materials, etc., was made by the present headmistress and her relatives. The management of the school is a sort of family affair, and so are the finances.

The school does not receive any government grant or private donations. Its total income is derived from fees. The toal income of the school in 1971 was Rs.6,000 and the expenditure was Rs.4,200, which meant a net saving of Rs.1,800.

There were six teachers in 1971, including the headmistress and her two daughters. The teachers are all female and they are content with whatever salaries are offered. Teaching as such is not a career for them. The headmistress herself earns a good salary as a registered health visitor.

Since the school is located in a part of the headmistress's residence, no developmental expenditures are involved except the pruchase of a few desks or chalkboards from time to time.